



# ***STIC Search Report***

**EIC 3600**

**STIC Database Tracking Number: 113144**

**TO: Karmis Stefanos**  
**Location:** *pk 5 7x12*  
**Art Unit : 3624**  
**Tuesday, February 10, 2004**

**Case Serial Number: 10/086924**

**From: Sylvia Keys**  
**Location: EIC 3600**  
**PK5-Suite 804**  
**Phone: 305-5782**

**[sylvia.keys@uspto.gov](mailto:sylvia.keys@uspto.gov)**

## **Search Notes**

Dear Examiner Stefanos,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

File 344:Chinese Patents Abs Aug 1985-2003/Nov  
(c) 2003 European Patent Office  
File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)  
(c) 2004 JPO & JAPIO  
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200409  
(c) 2004 Thomson Derwent

AUTHOR

?ds

Set	Items	Description
S1	86	(BENEFIT? OR PENSION? OR RETIREMENT)() (PLAN OR PLANS OR POLICY OR POLICIES)
S2	3473005	(COMBINE? ? OR UNITE? ? OR USING OR UTILIZ? OR UTILIS?)
S3	1	S2(5N) (VARIABLE() LIFE() INSURANCE() (CONTRACT OR CONTRACTS))
S4	522	S2(5N) (VARIABLE() (ANNUITY OR ANNUITIES)() (CONTRACT OR CONTRACTS) OR INVESTMENT OR INVESTMENTS)
S5	0	(RATE(1W) RETURN?) (5N) (AGREEMENT? OR CONTRACT OR CONTRACTS)
S6	1	SEPARATE?() AGREEMENT?(3W) MODIF?
S7	2	AU=(KORESKO, J? OR KORESKO J?)
S8	1	S1 AND S3
S9	1	S1 AND S4
S10	0	S9 NOT S8
S11	1	S1 AND S6
S12	1	S7 AND S1

8/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014986755 \*\*Image available\*\*  
WPI Acc No: 2003-047270/200304  
XRPX Acc No: N03-037212

**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via at least one user interface**

Patent Assignee: KORESKO J J (KORE-I); KORESKO V J J (VJJJ-I)

Inventor: KORESKO J J; KORESKO V J J

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200299602	A2	20021212	WO 2002US18228	A	20020606	200304 B
US 20020198802	A1	20021226	US 2001296173	P	20010606	200304
			US 200286924	A	20020228	

Priority Applications (No Type Date): US 200286924 A 20020228; US 2001296173 P 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200299602	A2	E	41	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020198802	A1	G06F-017/60	Provisional application	US 2001296173
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Abstract (Basic): WO 200299602 A2

NOVELTY - Actuarial data associated with an applicant for insurance under a defined benefit **pension plan**, such as described in Internal Revenue Code Section 412(i), is entered via at least one user interface and used to generate a variable life insurance policy and/or a variable annuity policy. A separate agreement that extra-contractually modifies the variable life insurance and/or annuity policies is also generated.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) A system for creating a defined benefit **pension plan** funded using variable life insurance contracts; (A system for creating a defined benefit **pension plan** funded using variable annuity contracts; (A system for creating a defined benefit **pension plan** funded using at least one of life insurance contracts and annuity contracts.

USE - For creating a defined benefit **pension plan** funded with a variable life insurance policy and/or a variable annuity policy.

ADVANTAGE - The method enables the use of a variable life insurance policy and/or variable annuity policy in a 412(i) defined plan, thus taking advantage of improved tax treatment for the employer sponsoring the plan, while at the same time being able to reap higher returns on higher risk investment vehicles.

DESCRIPTION OF DRAWING(S) - The figure shows part of a flow chart for a method of creating a defined benefit **pension plan**, selection of an appropriate insurance company.

pp; 41 DwgNo 2B/3

Title Terms: COMPUTER; IMPLEMENT; DATA; PROCESS; METHOD; DEFINE; BENEFICIAL; PENSION; PLAN; VARIABLE; LIFE; INSURANCE; DATA; ENTER; ONE; USER; INTERFACE

Derwent Class: T01

11/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014986755 \*\*Image available\*\*  
WPI Acc No: 2003-047270/200304  
XRPX Acc No: N03-037212

**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via at least one user interface**

Patent Assignee: KORESKO J J (KORE-I); KORESKO V J J (VJJJ-I)  
Inventor: KORESKO J J; KORESKO V J J  
Number of Countries: 100 Number of Patents: 002  
Patent Family:

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			US 200286924	A	20020228	

Priority Applications (No Type Date): US 200286924 A 20020228; US  
2001296173 P 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200299602	A2	E	41	G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA  
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020198802 A1 G06F-017/60 Provisional application US 2001296173

Abstract (Basic): WO 200299602 A2

NOVELTY - Actuarial data associated with an applicant for insurance under a defined benefit **pension plan**, such as described in Internal Revenue Code Section 412(i), is entered via at least one user interface and used to generate a variable life insurance policy and/or a variable annuity policy. A **separate agreement** that extra-contractually **modifies** the variable life insurance and/or annuity policies is also generated.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

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pp; 41 DwgNo 2B/3

Title Terms: COMPUTER; IMPLEMENT; DATA; PROCESS; METHOD; DEFINE; BENEFICIAL  
; PENSION; PLAN; VARIABLE; LIFE; INSURANCE; DATA; ENTER; ONE; USER;  
INTERFACE

Derwent Class: T01

12/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014986755 \*\*Image available\*\*  
WPI Acc No: 2003-047270/200304  
XRPX Acc No: N03-037212

**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via at least one user interface**

Patent Assignee: KORESKO J J (KORE-I); KORESKO V J J (VJJJ-I)  
Inventor: KORESKO J J ; KORESKO V J J  
Number of Countries: 100 Number of Patents: 002  
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US 20020198802	A1	20021226	US 2001296173	P	20010606	200304
			US 200286924	A	20020228	

Priority Applications (No Type Date): US 200286924 A 20020228; US  
2001296173 P 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200299602	A2	E	41	G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA  
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020198802 A1 G06F-017/60 Provisional application US 2001296173

Abstract (Basic): WO 200299602 A2

NOVELTY - Actuarial data associated with an applicant for insurance under a defined benefit **pension plan**, such as described in Internal Revenue Code Section 412(i), is entered via at least one user interface and used to generate a variable life insurance policy and/or a variable annuity policy. A separate agreement that extra-contractually modifies the variable life insurance and/or annuity policies is also generated.

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pp; 41 DwgNo 2B/3

Title Terms: COMPUTER; IMPLEMENT; DATA; PROCESS; METHOD; DEFINE; BENEFICIAL  
; PENSION; PLAN; VARIABLE; LIFE; INSURANCE; DATA; ENTER; ONE; USER;  
INTERFACE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File 344:Chinese Patents Abs Aug 1985-2003/Nov  
(c) 2003 European Patent Office  
File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)  
(c) 2004 JPO & JAPIO  
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200409  
(c) 2004 Thomson Derwent  
File 348:EUROPEAN PATENTS 1978-2004/Feb W01  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040205,UT=20040129  
(c) 2004 WIPO/Univentio  
?ds

Set	Items	Description
S1	6	AU='KORESKO J J':AU='KORESKOV A A'
S2	3	S1 AND PENSION?

Author  
Search

2/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014986755 \*\*Image available\*\*  
WPI Acc No: 2003-047270/200304  
XRPX Acc No: N03-037212

**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via at least one user interface**

Patent Assignee: KORESKO J J (KORE-I); KORESKO V J J (VJJJ-I)

Inventor: KORESKO J J ; KORESKO V J J

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200299602	A2	20021212	WO 2002US18228	A	20020606	200304 B
US 20020198802	A1	20021226	US 2001296173	P	20010606	200304
			US 200286924	A	20020228	

Priority Applications (No Type Date): US 200286924 A 20020228; US 2001296173 P 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200299602	A2	E	41	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020198802	A1		G06F-017/60	Provisional application	US 2001296173
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**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via...**

Inventor: KORESKO J J ...

... KORESKO V J J

Abstract (Basic):

... Actuarial data associated with an applicant for insurance under a defined benefit **pension** plan, such as described in Internal Revenue Code Section 412(i), is entered via at...

... a) A system for creating a defined benefit **pension** plan funded using variable life insurance contracts; (A system for creating a defined benefit **pension** plan funded using variable annuity contracts; (A system for creating a defined benefit **pension** plan funded using at least one of life insurance contracts and annuity contracts...

...For creating a defined benefit **pension** plan funded with a variable life insurance policy and/or a variable annuity policy...

...figure shows part of a flow chart for a method of creating a defined benefit **pension** plan, selection of an appropriate insurance company

...Title Terms: **PENSION** ;

2/3,K/2 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01539726  
**SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH**

**A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY  
SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS  
DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE  
POLICE A ANNUITES VARIABLES**

PATENT ASSIGNEE:

Koresko V., John J., (4297320), 1159 Seaton Ross Road, Radnor, PA 19087,  
(US), (Applicant designated States: all)

INVENTOR:

**Koresko V., John J.**, 1159 Seaton Ross Road, Radnor, PA 19087, (US

PATENT (CC, No, Kind, Date):

WO 2002099602 021212

APPLICATION (CC, No, Date): EP 2002739787 020606; WO 2002US18228 020606

PRIORITY (CC, No, Date): US 296173 P 010606; US 86924 020228

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-001/00

LANGUAGE (Publication,Procedural,Application): English; English; English

**SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH**

**A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY**

INVENTOR:

**Koresko V., John J ...**

2/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00965507 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN  
SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS  
DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE  
POLICE A ANNUITES VARIABLES**

Patent Applicant/Inventor:

**KORESKO V John J**, 1159 Seaton Ross Road, Radnor, PA 19087, US, US  
(Residence), US (Nationality)

Legal Representative:

JABLON Clark A (et al) (agent), Akin, Gump, Strauss, Hauer & Feld,  
L.L.P., 2005 Market Street, One Commerce Square, Suite 2200,  
Philadelphia, PA 19103-7086, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200299602 A2-A3 20021212 (WO 0299602)

Application: WO 2002US18228 20020606 (PCT/WO US0218228)

Priority Application: US 2001296173 20010606; US 200286924 20020228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11141

**A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN**

Patent Applicant/Inventor:

**KORESKO V John J ...**

Fulltext Availability:

Detailed Description

Claims

English Abstract

A defined benefit **pension** plan, such as a plan described in Internal



2/9/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014986755 \*\*Image available\*\*  
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**Computer-implemented data processing method for creating a defined benefit pension plan funded with variable life insurance and/or annuity policies, uses actuarial data entered via at least one user interface**

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US 20020198802	A1	20021226	US 2001296173	P	20010606	200304
			US 200286924	A	20020228	

Priority Applications (No Type Date): US 200286924 A 20020228; US 2001296173 P 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200299602	A2	E	41	G06F-000/00	
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US 20020198802 A1 G06F-017/60 Provisional application US 2001296173

Abstract (Basic): WO 200299602 A2

NOVELTY - Actuarial data associated with an applicant for insurance under a defined benefit **pension** plan, such as described in Internal Revenue Code Section 412(i), is entered via at least one user interface and used to generate a variable life insurance policy and/or a variable annuity policy. A separate agreement that extra-contractually modifies the variable life insurance and/or annuity policies is also generated.

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DESCRIPTION OF DRAWING(S) - The figure shows part of a flow chart for a method of creating a defined benefit **pension** plan, selection of an appropriate insurance company.

pp; 41 DwgNo 2B/3

Title Terms: COMPUTER; IMPLEMENT; DATA; PROCESS; METHOD; DEFINE; BENEFICIAL ; **PENSION** ; PLAN; VARIABLE; LIFE; INSURANCE; DATA; ENTER; ONE; USER; INTERFACE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A2E

File 348:EUROPEAN PATENTS 1978-2004/Feb W01  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040205,UT=20040129  
(c) 2004 WIPO/Univentio  
?ds

Set	Items	Description
S1	196	(BENEFIT? OR PENSION? OR RETIREMENT) () (PLAN OR PLANS OR POLICY OR POLICIES)
S2	1423836	(COMBINE? ? OR UNITE? ? OR USING OR UTILIZ? OR UTILIS?)
S3	1	S2(5N) (VARIABLE() LIFE() INSURANCE() (CONTRACT OR CONTRACTS))
S4	706	S2(5N) (VARIABLE() (ANNUITY OR ANNUITIES) () (CONTRACT OR CONTRACTS) OR INVESTMENT OR INVESTMENTS)
S5	4	(RATE(1W) RETURN?) (5N) (AGREEMENT? OR CONTRACT OR CONTRACTS)
S6	1	SEPARATE? () AGREEMENT? (3W) MODIF?
S7	1	AU=(KORESKO, J? OR KORESKO J?)
S8	1	S1(S) S3
S9	6	S1(S) S4
S10	5	S9 NOT S8
S11	1	S1(S) (S5 OR S6)
S12	0	S7 AND S1

8/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00965507 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN**  
**SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS**  
**DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE**  
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Patent Applicant/Inventor:

KORESKO V John J, 1159 Seaton Ross Road, Radnor, PA 19087, US, US  
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Legal Representative:

JABLON Clark A (et al) (agent), Akin, Gump, Strauss, Hauer & Feld,  
L.L.P., 2005 Market Street, One Commerce Square, Suite 2200,  
Philadelphia, PA 19103-7086, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200299602 A2-A3 20021212 (WO 0299602)

Application: WO 2002US18228 20020606 (PCT/WO US0218228)

Priority Application: US 2001296173 20010606; US 200286924 20020228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

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(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11141

Fulltext Availability:

Detailed Description

Claims

English Abstract

A defined benefit **pension plan**, such as a plan described in Internal Revenue Code Section 412 (i), is created **using variable life insurance contracts** (220) and/or variable annuity contracts (230). Actuarial data (305) used to create the defined benefit **pension plan** (310) is entered via at least one user interface and processed. Based on the actuarial...

...or a variable annuity policy is generated for the purpose of funding the defined benefit **pension plan**. Additionally, a separate agreement is created (315) that either extra-contractually modifies the variable life ...

...policy and/or the variable annuity policy is to be used in the defined benefit **pension plan**. Thus, a mechanism is provided to avoid violation of the Internal Revenue service "incidental benefit..."

...and/or the variable annuity contracts can be used in a plan described in a **retirement plan**, including a plan described in Code section 412 (i).

Detailed Description

... BRIEF SUMMARY OF THE INVENTION

[00151 The present invention is a method and system for **using variable life insurance contracts** and/or variable annuity contracts to fund a 412(i) defined **benefit plan**. The present invention enables variable life insurance contracts in a **pension plan** to operate similar to a traditional ordinary whole life insurance policy insofar as it basically ...present invention, a computer-implemented data-processing scheme is

10/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00939231 \*\*Image available\*\*

**LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM**  
**PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE**

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 118771

Fulltext Availability:

Claims

Claim

... which would recoup the State Premium tax through non-percent of  
premium loads developed by **using** module 2. See restrictions on  
amortization of State Premium Tax below.

State =Two letter State...PoWee, -4 Global Policy Fee per Duration set in  
Carrier Utility

'DB Defined as Death **Benefit** Coverage Segment r, Added at Age y for a  
policy

X Y

originally issued at...in the Carrier Set up utility, the default  
frequency will be Monthly.

6.2 DEATH **BENEFITS**

6 1 Issue Coverage

At issue the User will specify an amount or the illustration...

...policies where increases may be formula driven. From one period to the  
next the death **benefit** for the initial coverage would be modified by  
the expected changes. Increases not expected at...

...not be allowed to add additional expected increases.

6 3 DeathBenefitsIncreasesNOTexpectedatIssue

An increase in death **benefit** that was not expected at issue, will be  
considered a new coverage segment. The new...

...unlimited number. In practice, relatively few are expected.

6.24 DeathBenefitDecreaseswhetherexpectedorNot

Any reduction in death **benefit** amount would first be used to reduce the  
amount of Death Benefit in most recent...Band I Target Premium cannot  
exceed the 7-Pay non-MEC Premium for the Death **Benefit** Coverage to be

issued. The user can either specify the actual amount of the Band...  
Amount at Risk. The annual COI charge need to be adjusted to the modal  
period **using** the following  
formula: ,  
$$OM\ I\ col\ t = (I - (I - co, y\ 1\ Pm)),$$
 where pin column Total Death  
**Benefit** Including QAB Tenn Rider. For simplicity, the new business  
illustration system does not have to...

...issuance of 2 new single life policies based on the same configuration  
as the original **policy**. If evidence is provided, the new policies will  
be issued based on the results of...

10/3,K/2 (Item 2 from file: 349)  
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00932145

**SYSTEMS AND METHODS FOR IMPROVING INVESTMENT PERFORMANCE**

**SYSTEME ET PROCEDES PROPRES A AMELIORER LES PERFORMANCES D'INVESTISSEMENT**

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200265369 A2 20020822 (WO 0265369)

Application: WO 2002US4031 20020211 (PCT/WO US0204031)

Priority Application: US 2001267771 20010209; US 2002349459 20020114; US  
2002349162 20020116

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Publication Language: English

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Fulltext Word Count: 16375

Fulltext Availability:

Detailed Description

Detailed Description

... who participate in the investment program.

The systems and methods of the new and innovative **investment**  
program should in addition to **using** automatic **Benefit Plan** savings  
based on the unique characteristics of the individual **Benefit Plan**  
participant (which savings  
amounts are formulated or approved by the Independent expert), including  
automatic enrollment in **pension plans**, to provide appropriate  
savings, resulting in most cases a substantial boost in savings, and in  
the case of **pension plans** to increase **Benefit Plan** participation  
rates and then automatically tailor each - 20 investor's **Benefit Plan**  
investment plan to each investors unique circumstances, making  
appropriate changes on a regular basis, without obtaining an affirmative  
election from the **Benefit Plan** participant each time a change is  
made, while, in the case of **pension plans**, help address the needs. of  
the employer who sponsors the **Benefit Plan** for participant investment  
safety.

The systems and methods of the new and innovative investment  
program...18, or a third party 20 acting on behalf of an investor,  
including participants in **Benefit Plans** 100, 102, 104, then chooses  
which services 12, 14, 16 to **utilize** and selects which **investment**  
assets 24 they wish to be in the program 10. For example, in the case...

...of the investment program 10. And, in the case of investors 18, including participants in **Benefit Plans** 100, 102, 104, some may also wish to constrain - 29 certain assets (e.g., do...24 are scheduled and/or purchases of annuities 36 are made or other mechanisms are **utilized** .

Additionally, the **investment** program 10 can implement the savings plan services 12 during the accumulation mode 14. The...

...and include, but are not limited to salary and amounts saved, including amounts in other **Benefit Plans** 100, 102, 104 In connection with the collection of initial data, facilitators 80 may assist...intermediate-term and long-term funding needs, including retirement funding needs. The systems and methods **utilized** in the present **investment** program 10 are particularly valuable because they provide individual plan participants 18 with much needed...value of all current and future savings (including social security benefits and benefits under other **pension plans** ) so that each individual plan participant 18 will, once the investment program 10...

...14, and disbursement 16 of assets after employment and/or during retirement. The result of **utilizing** the present **investment** program 10 is that appropriate savings, allocation, and disbursement are easier for the vast majority...

...18 and therefore more likely to occur, which, in the case of certain types of **Benefit Plans** , may assist plan sponsors to fulfill the primary purpose of such **Benefit Plans** , which is to provide income after termination of employment for eligible employees.

Yet another innovative...

10/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00894458

**E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS**  
**PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL**  
**AUX PLACEMENTS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227596 A2 20020404 (WO 0227596)

Application: WO 2001US18184 20010605 (PCT/WO US0118184)

Priority Application: US 2000671365 20000928

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Publication Language: English

Filing Language: English

Fulltext Word Count: 11620

Fulltext Availability:  
Detailed Description

Detailed Description

... and 115 represent individual participants set-up within the employer's 112 newly set-up **retirement plan**. Each employee-participant who invests in "XYZ Cash Reserve Fund" located and administered by a...

...selected employee-participant, and would have a unique account number as recognized by both the **retirement plan** and corresponding investment institution 117 or ' 118.' This functional relationship is shown as element 119...in "XYZ Cash Reserve Fund" would similarly have their own, unique investment accounts for that **investment** 25 choice. **Using** these unique account numbers per **investment** enables an employee set-up within the plan to directly access their information at the...

10/3,K/4 (Item 4 from file: 349)

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00777959 \*\*Image available\*\*

**AUTHORISING A FIRST USER FOR ACCESSING PERSONAL DATA OF A SECOND USER  
PERMETTRE A UNE PARTIE D'ACCEDER AU COMPTE D'UNE AUTRE PARTIE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111490 A2-A3 20010215 (WO 0111490)

Application: WO 2000US21840 20000810 (PCT/WO US0021840)

Priority Application: US 99371687 19990810

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Publication Language: English

Filing Language: English

Fulltext Word Count: 5165

Fulltext Availability:

Detailed Description

Detailed Description

... Fidelity Investments. PSW provides a plan sponsor, such as an employer, with information about an **investment plan**. For example, **using** PSW, an employer can obtain information about its employees' **retirement plan**. NetBenefitso provides an individual with information about investment accounts and other financial services available to...

10/3,K/5 (Item 5 from file: 349)

00474273      \*\*Image available\*\*

**SYSTEM FOR PROVIDING INVESTMENT ADVICE AND MANAGEMENT OF PENSION ASSETS**  
**SYSTEME DE CONSEILS EN INVESTISSEMENTS ET DE GESTION DE FONDS DE PENSION**

Patent Applicant/Assignee:

TRUST COMPANY OF THE WEST,

Inventor(s):

TARBOX Brian Christopher,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9905625 A1 19990204

Application: WO 98US13786 19980701 (PCT/WO US9813786)

Priority Application: US 97900415 19970725

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RO RU SG SI SK TR UA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT  
SE

Publication Language: English

Fulltext Word Count: 5981

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... THE INVENTION

Therefore, an object of the present invention is to provide investment assistance to **Benefit Plan** participants in attaining an appropriate asset allocation for the assets in their individual accounts, Another object of the present invention is to provide an **investment** program that increases **utilization** in self-directed **Benefit Plans** .

A further object of the present invention is to provide a worksheet that is used...a long period of time; developing an asset allocation model for at least two (2) **investment** vehicles **using** generally accepted principles of modern portfolio theory; applying the data from the BRIEP ...diagram illustrating the investment advice and management system of the present invention as seen by **benefit plans** ; and Figure 5 is a schematic diagram of representative computer hardware useful with the present...

Claim

... appropriate Trust.

3 A computer implemented method for providing independent expert investment advice to individual **Benefit Plan** participants for investing in professionally managed, cost efficient,, commingled investment funds while eliminating the conflict...

...a long period of time;  
developing an asset allocation model for at least four  
(4) **investment** vehicles **using** generally accepted principles of modern portfolio theory;  
applying the data f rom the worksheets to...



11/3,K/1 (Item 1 from file: 349)  
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00965507 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN**  
**SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS**  
**DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE**  
**POLICE A ANNUITES VARIABLES**

Patent Applicant/Inventor:

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Philadelphia, PA 19103-7086, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200299602 A2-A3 20021212 (WO 0299602)

Application: WO 2002US18228 20020606 (PCT/WO US0218228)

Priority Application: US 2001296173 20010606; US 200286924 20020228

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

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Publication Language: English

Filing Language: English

Fulltext Word Count: 11141

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... present invention, a computer-implemented data-processing scheme is used to create a defined benefit **pension plan** funded using variable life insurance contracts and or variable annuity contracts. Actuarial data (associated with an applicant for insurance under the defined benefit **pension plan** ) is entered via at least one user interface. Based on the actuarial data, a variable life insurance policy and/or a variable annuity policy, and a **separate agreement** that extra-contractually **modifies** the ...the present invention, a computerimplemented data-processing scheme is -used to create a defined benefit **pension plan** funded using at least one of life insurance contracts and annuity contracts. Actuarial data is entered via at least one user interface, and is used to create the defined benefit **pension plan** . Based on the actuarial data, a life insurance policy and/or an annuity policy used to fund the defined benefit **pension plan** is electronically generated. Furthermore, a **separate agreement** that extracontractually **modifies** the life insurance policy and/or an annuity policy is electronically generated.

[00191 A guaranteed...Account (step 265).

[00571 FIG. 3 shows a simplified scheme of creating a defined benefit **pension plan** funded using life insurance contracts and/or annuity contracts in accordance with a preferred embodiment...Based on the actuarial data, and data related to the benefits of the defined benefit **pension plan** that is to be created (e.g., plan design data), one or more policies used to fund the defined benefit **pension plan** are electronically created by at least one processor (step 310). The policies include a variable annuity policy. A separate agreement is also

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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
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(c) 2004 The New York Times  
File 475:Wall Street Journal Abs 1973-2004/Feb 09  
(c) 2004 The New York Times  
File 139:EconLit 1969-2004/Jan  
(c) 2004 American Economic Association  
?ds

Set	Items	Description
S1	17154	(BENEFIT? OR PENSION? OR RETIREMENT) () (PLAN OR PLANS OR POLICY OR POLICIES)
S2	5093580	(COMBINE? ? OR UNITE? ? OR USING OR UTILIZ? OR UTILIS?)
S3	0	S2(5N) (VARIABLE() LIFE() INSURANCE() (CONTRACT OR CONTRACTS))
S4	6326	S2(5N) (VARIABLE() (ANNUITY OR ANNUITIES) () (CONTRACT OR CONTRACTS) OR INVESTMENT OR INVESTMENTS)
S5	24	(RATE(1W) RETURN?) (5N) (AGREEMENT? OR CONTRACT OR CONTRACTS)
S6	0	(SEPARATE? () AGREEMENT?) (3W) MODIF?
S7	0	AU=(KORESKO, J? OR KORESKO J?)
S8	36	S1 AND S4
S9	0	S8 AND (S5 OR S6)
S10	34	S8 NOT PY>2001
S11	33	RD (unique items)
S12	1	S8 AND (RATE(1W) RETURN? OR SEPARATE() AGREEMENT?)

11/5/1 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01675229 ORDER NO: AADMQ-32273

**GOAL PROGRAMMING FOR PENSION FUND PORTFOLIO MODELING**

Author: VANGURI, UDAYA PRAKASH

Degree: M.SC.

Year: 1998

Corporate Source/Institution: THE UNIVERSITY OF MANITOBA (CANADA) (0303)

Adviser: JEFFERY PAI

Source: VOLUME 37/02 of MASTERS ABSTRACTS.

PAGE 453. 81 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT ; ECONOMICS, FINANCE

Descriptor Codes: 0454; 0508

ISBN: 0-612-32273-4

In this thesis a goal programming approach for the University of Manitoba **Pension Plans** is presented. The thesis has two purposes: to appreciate a goal programming technique applicable to pension fund portfolio modelling, and, to develop a working model for the University of Manitoba **Pension Plans** in order to develop an in-year investment strategy.

Apart from developing a diversified investment portfolio, this thesis also deals with a demand goal, such that demand (benefits) must be met by the cash and short-term notes held by the pension fund.

The goal programming formulation was based on available data supplied by the University of Manitoba's Staff Benefits Office. The initial model was created with this data, and a forecasting model was subsequently developed. In dealing with the initial model, two different versions were developed.

While dealing with both the initial and forecasted formulations, the future rate of returns for various **investments** classes were obtained using the "Wilkie Model".

The goal programming models are then solved for their optimal solutions by determining the percentage of investment in each asset class. (Abstract shortened by UMI.)

11/5/2 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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931340 ORDER NO: AAD86-23230

**DEFINED BENEFIT, DEFINED CONTRIBUTION, OR NO PENSION? (COMPENSATION, EMPLOYMENT)**

Author: LUZADIS, REBECCA ANNE

Degree: PH.D.

Year: 1986

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

Source: VOLUME 47/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2689. 188 PAGES

Descriptors: ECONOMICS, LABOR

Descriptor Codes: 0510

This study explores the determinants of the type of private **pension plan** observed, if a person is observed at all. The unit of observation is an employee-employer pair. Employers are posited to maximize an objective function over three options (db, dc, and no pension). The choice among options is based on considering two factors: p, the perceived probability of the firm going out of business, and m, the perceived efficacy of monitoring the workforce. Those firms perceiving a large m would be more likely to offer a pension, ceteris paribus. Those firms perceiving a large p would offer a defined benefit pension, thereby sharing that risk with the

workers.

Workers are posited to consider the three options in the context of a portfolio choice model, where pension assets are uncertain future income streams, with differing attendant risks depending on the type of **pension plan**. In a defined benefit pension, workers bear a risk of not receiving their full benefit due either to underfunding or to backloading. In a defined contribution pension, workers bear the uncertainty associated with the **investment** of their pension "account".

Using the 1983 Survey of Consumer Finance, a multinomial logit (MNL) model of pension outcome as a function of worker and firm characteristics is analyzed. The empirical results indicate: (1) less profitable firms are more likely to have defined benefit pensions; (2) larger firms are more likely to have defined benefit pensions; (3) unions are associated with defined benefit pensions; (4) higher income individuals are likely to have pension coverage and more likely to have defined contribution coverage; and (5) human capital (education and tenure) is associated with pension coverage.

11/5/3 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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925239 ORDER NO: AAD86-18054

**SIMULATED PENSION SCENARIOS WITH STOCHASTIC DEMOGRAPHIC AND INVESTMENT EXPERIENCE UTILIZING ALTERNATIVE ACTUARIAL COST METHODS AND ACCOUNTING PRINCIPLES**

Author: LOVE, WILLIAM H.

Degree: PH.D.

Year: 1986

Corporate Source/Institution: UNIVERSITY OF ARKANSAS (0011)

Source: VOLUME 47/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1801. 355 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

Descriptor Codes: 0272

Replicated pension simulation scenarios were run to investigate the dispersion (a proxy for risk) in reported accounting cost and obligation numbers using a model defined-benefit **pension plan**; a 400-employee active labor force; Monte Carlo randomization; probabilistic demographic experience; probabilistic salary progression and **investment** experience **utilizing** historical data, 1926 to 1975; three actuarial cost methods (unprojected unit credit, projected unit credit and aggregate); two accounting treatments--minimum recognition (using the unprojected unit credit method and 30-year straight-line amortization of prior service cost and actuarial gains/losses) and medium recognition (with projected unit credit, 30-year sum-of-years' digits amortization of prior service cost, and 15-year amortization of amendment costs and accumulated gains/losses); and three scenarios (amended final pay plan, flat **benefit plan** with annual amendments, and declining work force).

Several observations are drawn from hypotheses tested: (a) In an unamended final-pay **pension plan**, pension accounting cost risk is highest for the aggregate actuarial cost method (ACM) and somewhat higher for the projected unit credit ACM than for the unprojected unit credit ACM. Whether or not a projected accounting method is used has slight effect on cost risk. (b) In an unamended final-pay **pension plan**, pension accounting obligation risk differs among all three ACMs tested. The use of a projected accounting method has no effect on obligation risk. (c) Accounting cost risk is somewhat higher for a final-pay plan than for an economically equivalent amended flat **benefit plan**, whether significantly higher is open to doubt. (d) Accounting obligation risk is higher for a final-pay plan than for an economically equivalent amended flat **benefit plan**. (e) Accounting cost risk is higher for a declining population base than for a stable population base. A projected accounting

method may lead to higher cost risk for the declining population, a conclusion not unequivocally established. (f) Accounting obligation risk is higher for a declining population than for a stable plan population. Accounting method has no effect on obligation risk in this instance.

11/5/4 (Item 4 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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785013 ORDER NO: AAD82-19072

**INFLATION AND RETIREMENT BENEFITS IN HIGHER EDUCATION**

Author: MYERS, MICHAEL MORRIS  
Degree: PH.D.  
Year: 1981  
Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)  
Source: VOLUME 43/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 692. 226 PAGES  
Descriptors: EDUCATION, HIGHER  
Descriptor Codes: 0745

The harmful effects of persistent inflation have become more visible, in recent years, as alarming increases in prices have eroded the purchasing power of money. Colleges and universities have also been burdened with rapidly rising costs. Many institutions of higher education have balanced their budgets by controlling costs internally, holding down faculty salaries and benefits and deferring maintenance of buildings and equipment. This study examines the condition of **retirement plans** and benefits for faculty in higher education.

Two research methods, survey and simulation, are used in this investigation. The survey collected information describing the current status of **retirement plans** in institutions of higher education. The simulation is a mathematical model that was developed to reproduce the funding and payout stages of a defined contribution **retirement plan**. The basic issues addressed in this study center around inflation and institutional actions for planning and administering effective **retirement plans** for faculty.

The member institutions of the Association of American Universities were surveyed to investigate the current status of **retirement plans** in a period of high inflation. The **retirement plan** administrator at each institution was asked to describe reactions and responses to the erosion of purchasing power of retirement benefits; sources of funding for and revenues contributed to the **retirement plan**; and the number of faculty participating, and some provisions of the **retirement plan**.

A simulation model of a defined contribution **retirement plan**, using TIAA-CREF **investment** return rate data, was developed to predict retirement benefits in the future. The model simulates the accumulation and **benefit plans** is not investigated. The implications of tax laws for **retirement plans** and benefits are not addressed. Several other retirement-related issues are not researched in this study.

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**A STUDY OF FIDUCIARY OPINIONS WITH RESPECT TO SPECIFIC DOMESTIC AND INTERNATIONAL INVESTMENT VEHICLES FOR EMPLOYEE BENEFIT PLANS**

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Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT DALLAS (0382)  
Source: VOLUME 42/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
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Descriptors: MANAGEMENT  
Descriptor Codes: 0454

This is an empirical study of the opinions of the three types of fiduciaries who have responsibility of overseeing and/or supervising the investment of private employee **benefit plan** assets in the United States. Specifically the opinions of the fiduciaries are explored with respect to the investment of employee **benefit plan** monies in certain domestic and international investment vehicles. The primary purpose of the study is to determine to what extent important differences emerge in the opinions of these types of fiduciaries over the investment of employee funds in certain international assets. International assets are defined as those assets that are not denominated in U.S. dollars.

A stratified random sample drawn from a universe of each of the three fiduciary types was given a questionnaire of twelve questions. The questions dealt with fiduciary concepts of prudence and with the inclusion of specific types of investments in a prudent portfolio. In addition, the respondents were asked to compile a hypothetical prudent employee **benefit plan** portfolio.

The various statistical methods that were used in the study to determine significance included analysis of variance and multivariate analysis of variance.

The results of the study show significant differences between types of fiduciaries and investment orientation (i.e., differences between those fiduciaries currently **using** international **investments** as opposed to those **using** domestic **investments** only). Specific findings indicate that plan sponsor fiduciary types may be initially orienting future diversification strategies to domestic equity real estate and certain international investments.

11/5/6 (Item 1 from file: 583)  
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09613255

Postal savings fund to consign NT\$ 20 bn to 9 mutual fund firms

Taiwan: 9 mutual fund firms to handle PSF's investment  
The Taiwan Economic News (AMH) 11 Oct 2001 Online  
Language: ENGLISH

Nine mutual fund firms of Taiwan will handle stock investment of the Postal Savings Fund (PSF), which will appropriate NT\$ 20 bn of its capital to institutional investors. These investors including Fubon Securities Investment Trust, President Investment, Capital Investment and International Investment Trust each won a contract to perform discretionary stock trading worth NT\$ 2 bn for the government-linked fund. Fuh-Hwa Investment Trust, International Investment Trust and Prudential MasterLink Investment Advisory also won contracts to perform stock **investment** with **combined** value of NT\$ 2 bn each. Of the investment contracts consigned by PSF, two larger contracts were awarded to Shin Kong Investment Trust and Jardine Taiwan Investment Management. Each of these two successful bidders will perform discretionary stock investment involving total sum of NT\$ 3 bn. By late 2001, NT\$ 15 bn to be appropriated by the Labour Insurance Fund will be offered for bidding to mutual fund companies, which may also bid for NT\$ 15 bn-worth of stock investment to be consigned by the Public Servants Pension Fund.

COMPANY: POSTAL SAVINGS FUND; FUBON SECURITIES INVESTMENT TRUST; PRESIDENT INVESTMENT; CAPITAL INVESTMENT; INTERNATIONAL INVESTMENT TRUST; FUH-HWA INVESTMENT TRUST; INTERNATIONAL INVESTMENT TRUST; PRUDENTIAL MASTERLINK

INVESTMENT ADVISORY; SHIN KONG INVESTMENT TRUST; JARDINE TAIWAN INVESTMENT MANAGEMENT; LABOUR INSURANCE FUND

PRODUCT: Unit Trusts (6724); Debt & Equity Securities (E5640); Pension Funds & **Benefit Plans** (6370); Business Personnel Management (9918);  
EVENT: National Government Economics (94); Planning & Information (22);  
COUNTRY: Taiwan (9TAI);

11/5/7 (Item 2 from file: 583)  
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09611663

Insurance firms woo investors with new plans  
Singapore: Prudential to launch new insurance policy  
The Straits Times (XBB) 07 Oct 2001 p.26  
Language: ENGLISH

Prudential Assurance will launch a single-premium insurance policy called PruLink Account Plus in Singapore on 8 October 2001. Targeted at people who place their money in fixed deposits and people who have money in Central Provident Fund (CPF) accounts, the policy **combines** an **investment** -linked plan and a one-year saving plan which gives a guaranteed return of 4%. Of the single premium, two thirds are invested in PruLink Investments and the rest in savings. Another insurance company that has come out with a single-premium guaranteed saver plan is Great Eastern Holdings. Launched recently, Great Eastern's saver plan is aimed at individuals who want to put aside savings for the supplementary retirement scheme (SRS), a voluntary **retirement plan** that gives contributors certain tax incentives. The plan has two maturities - seven years and 10 years, with guaranteed annual returns of 4.05% and 4.35% respectively.

COMPANY: PRUDENTIAL ASSURANCE; GREAT EASTERN  
PRODUCT: Life Assurance (6310); Unit Linked Pensions (6370UL);  
EVENT: Product Design & Development (33);  
COUNTRY: Singapore (9SIN);

11/5/8 (Item 3 from file: 583)  
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09549885

Japan passes law that will alter pension investments  
JAPAN: APPROVAL FOR 401(K) DEFINED **RETIREMENT PLANS**  
The Asian Wall Street Journal (XKO) 25 Jun 2001 p.M1  
Language: ENGLISH

Individuals in Japan will be allowed to choose their preferred ways of **investment using** their pension savings. The move comes in line with the approval granted to a bill for 401 (k)defined **retirement plans** by the Japanese government. Presently, retirement funds for all employees are managed by companies.

PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Government Regulations (93);  
COUNTRY: Japan (9JPN);

11/5/9 (Item 4 from file: 583)  
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09490423

ABI launches an online fund check service

UK: ABI SETS UP INTERNET SERVICE FOR COMPARISONS

Financial Adviser (IS) 08 Mar 2001 p.16

Language: ENGLISH

The Association of British Insurers (ABI) has set up an Internet service which enables users to compare international funds and fixed interest funds. **Using** the grading system **Investment** Classification Group of the ABI, users can look at funds in the same sector. According to the director general of the ABI, Mary Francis, investors and advisers should be able to contrast pensions and life products easily.

COMPANY: ASSOCIATION OF BRITISH INSURERS

PRODUCT: Life Assurance (6310); Pension Funds & **Benefit Plans** (6370);

EVENT: National Government Economics (94); Marketing Procedures (24);

COUNTRY: United Kingdom (4UK);

11/5/10 (Item 5 from file: 583)

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09475786

Pension funds face upheaval

UK: MYNERS REPORT TO SHAKE UP PENSION FUNDS

The Times (TS) 05 Mar 2001 p.26

Language: ENGLISH

The Myners report into institutional investment practices is expected to lead to a major reform of the UK's GBT 500bn pension fund industry following its unveiling tomorrow. The report will recommend that fund managers should invest more widely across the economy, and should show a greater willingness to invest in higher risk areas such as start-up businesses and venture capital projects. Pension fund managers could also become subject to greater accountability to the private individuals whose savings are **combined** to create large institutional **investment** funds. Another area of reform could be in relation to the role of pension fund trustees. The report is expected to recommend that trustees should be required to accept more responsibility as guardians of the interests of individual savers.

PRODUCT: Pension Funds & **Benefit Plans** (6370);

EVENT: National Government Economics (94);

COUNTRY: United Kingdom (4UK);

11/5/11 (Item 6 from file: 583)

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09387463

P&D slips in pension rankings as returns fall

UK: CAPS SURVEY SHOWS PENSION RETURNS DOWN

The Times (TS) 20 Oct 2000 p.28

Language: ENGLISH

A survey of pension fund returns during the third quarter 2000 conducted by Combined Actuarial Performance Services (CAPS) reveals that the average performance of pooled pension funds was a loss of 0.5%, the third consecutive quarter that returns have fallen. Phillips & Drew's (P&D) GBT 604mn Managed Exempt Fund was particularly badly hit, recording a loss of 1.5% and slumping to a ranking of 57th out of 69 funds. Despite this P&D is still ranked in 6th place for the year. The company attributed the slide to "a mildly negative performance in the UK". Merrill Lynch also performed



badly, with funds ranking in 54th, 64th and 65th place, while Newton Investment Management came bottom of the rankings with losses of 3.1% and 5.2%. The most improved performance came from the GBt 65.9mn Fuji-Lord Abbett fund which recorded returns of 5% to place it top of the rankings.

COMPANY: FUJI-LORD ABBETT; NEWTON **INVESTMENT** MANAGEMENT; MERRILL LYNCH;  
PHILLIPS & DREW; **COMBINED** ACTUARIAL PERFORMANCE SERVICES  
PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: United Kingdom (4UK);

11/5/12 (Item 7 from file: 583)  
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09315277  
UK pension performance hits a flat note  
UK: FLAT PENSION FUND RETURNS REPORTED  
Money Marketing (MOM) 22 Jun 2000 p. 13  
Language: ENGLISH

Pension fund returns for the opening three months of 2000 stood at 0.4% in the UK, according to The WM Company, compared with average returns on the equity index of -3.4%. The flat start to 2000 contrasted with the final three months of 1999 and caused returns for the 12 months to end-March 2000 to reach 14.1%. WM, the management consultant owned by Deutsche Bank Group, gauges **investment** portfolios **using** essential global **investment** hubs.

COMPANY: DEUTSCHE BANK GROUP; THE WM COMPANY  
  
PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: United Kingdom (4UK);

11/5/13 (Item 8 from file: 583)  
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09221050  
Dai-ichi Kangyo Fuji Trust, Sanford Bernstein to tie up on pension f\  
US: PENSION FUNDS TIE-UP BY DAI-ICHI KANGYO  
Nikkei Net Interactive (ATM) 04 Jan 2000 NihonKeizai Shimbun p.  
Language: ENGLISH

A tie-up on pension funds will be made between US firm Sanford C Bernstein & Co as well as Dai-ichi Kangyo Fuji Trust & Banking Co (Dai-Ichi Kangyo) of Japan. The Japanese partner will be making its own pension fund **investment** but **using** the financial data on some 600 American companies held by its American counterpart. The announcement on the tie-up was made on 4 January 2000.

COMPANY: AS DAI-ICHI KANGYO FUJI TRUST & BANKING; SANFORD C BERNSTEIN  
  
PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Formation (14);  
COUNTRY: Japan (9JPN); United States (1USA);

11/5/14 (Item 9 from file: 583)  
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09000385

DANICA FORST MED UDLANDSPENSION  
· DENMARK: DANICA TO LAUNCH FOREIGN-BASED PENSION  
B6rsen (BSN) 08 Oct 1998 p.24  
Language: DANISH

Danica is the first Danish insurance company to launch a pension product which is based abroad. The product "International **Pension Plan**" is to be launched this autumn in co-operation with the Luxembourg based branch office of the parent company Den Danske Bank. It is a **combined investment** fund and life insurance product with a guarantee that deposits are not lost. The target group is Danish people who work abroad.

COMPANY: DEN DANSKE BANK; DANICA

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Life Assurance (6310);  
EVENT: Product Design & Development (33);  
COUNTRY: Denmark (4DEN); Luxembourg (4LUX);

11/5/15 (Item 10 from file: 583)  
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06659155  
Ministry sets guidelines for pension investment  
JAPAN: REGULATIONS FOR PENSION INVESTMENTS  
The Nikkei Weekly (NW) 06 Jul 1998 P.12  
Language: ENGLISH

A panel of the Ministry of Health and Welfare of Japan has suggested a 65-80% of public pension deposits of Y 130 tn (US\$ 935 bn) to be invested in domestic bonds for low-risk management and 5-15% to be invested in domestic stocks. It recommends 80% of the deposits to be invested in domestic bonds and 5% in domestic stock to get an annual return of 4.2%. On the contrary, 70% of the deposits has to be invested in domestic bonds and 10% in domestic stocks to secure a return of 4.5%. 65% of the deposits should be invested in domestic bonds and 15% in domestic stocks to get an annual return of 4.8%. The panel also makes recommendations on the investment of pension deposits, such as restrictions on investment in derivatives to prevent high risk and a stop on **using stock investment** to support the stock market. Other recommendations include investing Y 7 tn of new money that will be available every year in proper financial products.

PRODUCT: Pension Funds & **Benefit Plans** (6370); Business Personnel Management (9918);  
EVENT: Government Regulations (93);  
COUNTRY: Japan (9JPN);

11/5/16 (Item 11 from file: 583)  
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06635625  
Best pension returns since 1992  
UK: GROWTH IN POOLED PENSION FUNDS  
Financial Adviser (FLA) 21 May 1998 p. 9  
Language: ENGLISH

Combined Actuarial Performance Services (Caps) figures released in May 1998 show average returns on mixed with-property pooled pension funds over the first quarter of 1998 of 12.3%. The return was the highest since the final three months of 1992 and was up on the -2.4% return attained in the fourth quarter of 1997. The funds' assets held in cash declined to 6.4% on

average, from 1997's 7.3%. Glasgow Investment Managers' 27% annual return made it the leading fund in this market, with the 12% per year achieved by National Mutual the lowest.

COMPANY: NATL MUTUAL; GLASGOW **INVESTMENT** MANAGERS; **COMBINED** ACTUARIAL PERFORMANCE SERVICES

PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Sales & Consumption (65);  
COUNTRY: United Kingdom (4UK);

**11/5/17 (Item 12 from file: 583)**  
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06574320  
Sun Life says strong US base keeping crisis at bay  
HONG KONG: SUN LIFE'S PREMIUM INCOME UP 19%  
The HongKong Standard (XKR) 22 Jan 1998 p.b2  
Language: ENGLISH

Sun Life Assurance's premium income grew 19% to HK\$410 mn in 1997. Its new premium income grew 22%. The company said it was unaffected by the Asian financial crisis as over 94% of its assets were US dollar-denominated and its **investments** were based in the **United States**. Life insurance accounts for 95% of the company's business with the rest dealing with pension funds. The company showed its interest in joining the proposed Mandatory Provident Fund. \*

COMPANY: SUN LIFE ASSURANCE

PRODUCT: Life Assurance (6310); Pension Funds & **Benefit Plans** (6370);  
EVENT: Planning & Information (22); Company Reports & Accounts (83);  
COUNTRY: Hong Kong (9HON);

**11/5/18 (Item 13 from file: 583)**  
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06507654  
Smaller is beautiful in UK pooled pension league table  
UK: SURVEY OF POOLED PENSION FUNDS  
Financial Adviser (FLA) 14 Aug 1997 p. 11  
Language: ENGLISH

Glasgow Investment Managers headed the table of pooled pension funds mixed with property funds released in August 1997 by Combined Actuarial Performance Services (CAPS) with a 26.7% annual return over the five years to the end of June 1997. The quarterly survey demonstrated that smaller pension funds are maintaining their position in the pooled pension sector. CAPS' Phil Butler cited the greater agility of the smaller funds in shifting investment decisions in comparison with their larger rivals. Fuji Investment Management Co Europe was second with a 21.6% return, ahead of Abbey Life on 21.5%.

COMPANY: GLASGOW **INVESTMENT** MANAGERS; **COMBINED** ACTUARIAL PERFORMANCE SERVICES; ABBEY LIFE; FUJI INVESTMENT MANAGEMENT CO EUROPE

PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: United Kingdom (4UK);

11/5/19 (Item 14 from file: 583)  
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06479177

Nippon Life and Putnam launch pensions alliance  
JAPAN/US: PUTNAM, NIPPON LIFE IN LINK-UP  
Financial Times (FT) 06 Jun 1997 p. 25  
Language: ENGLISH

Putnam Investments has undertaken what is viewed as a notable investment in the Japanese life assurance sector by an overseas interest, assuming responsibility for managing Nippon Life assets worldwide valued at Y 80bn, it emerged on 5 June 1997. As well as managing pension funds in Japan, US-based mutual fund manager Putnam, with assets totalling US\$ 190bn, will also train staff at Nippon Life, which is the leading life assurance firm worldwide. The strategic link comes at a time when Japanese life assurance firms are engaged in fierce competition **combined** with waning **investment** yields.

(c) Financial Times 1997

COMPANY: NIPPON LIFE; PUTNAM INVESTMENTS

PRODUCT: Life Assurance (6310); Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Formation (14);  
COUNTRY: Japan (9JPN); United States (1USA);

11/5/20 (Item 15 from file: 583)  
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06383035

Mine funds lift returns to 28.7%  
SOUTH AFRICA: RETURNS AT PENSION FUNDS UP  
Business Day (BD) 21 Oct 1996 p.15  
Language: ENGLISH

Both the Mine Employees Pension Fund and the Mine Officials Pension Fund, the two biggest privately run pension funds in South Africa have raised their returns by around 21%. Their **combined investment** returns for the year to June 1996 were 28.7%, up from 9.2%. The rise is attributed to their considerable activity in the equity sector as around three quarters of their investments were in equities and showed returns exceeding 30%.

COMPANY: MINE OFFICIALS PENSION FUND; MINE EMPLOYEES PENSION FUND

PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: South Africa (7SOA);

11/5/21 (Item 16 from file: 583)  
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06362271

El Gobierno ultima la equiparacion fiscal de los planes de pensiones\  
SPAIN: CHANGE IN PENSION FUND TAXATION  
Expansion (EXN) 06 Sep 1996 p. 13  
Language: SPANISH

After 6 years of lobbying from the finance sector the Spanish government is close to finalising new legislation which will change the fiscal treatment of pension funds in order to bring them in line with investment funds. The

main change means that at retirement the earnings on the investment will be taxed at a fixed rate of 20% rather than the current marginal rate of 56%. At the end of June 1.87mn Spaniards had pension funds with a **combined investment** of Pta 2,380,000mn, compared with 3.59mn investment funds involving Pta 15,080,000mn. The pension fund area is expected to register strong growth as a result of the changes.

PRODUCT: Pension Funds & **Benefit Plans** (6370);  
EVENT: Taxation (92); Government Regulations (93);  
COUNTRY: Spain (4SPA);

**11/5/22 (Item 17 from file: 583)**  
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06154961  
Pension funds hit seven-year low as bonds outperform equities  
UK: PENSION FUNDS' PERFORMANCE DROPS  
Guardian (GN) 24 May 1995 p.18  
Language: ENGLISH

During 1994, there was a 0.2% fall in the value of a typical mixed fund, the basis of many pension funds, the worst performance in seven years, according to Combined Actuarial Performance Services. UK funds were 1.2% up, but overseas funds fell by 5.5% due to the weakness in the Pacific area, especially Japan. Glasgow Investment Managers, Morgan Grenfell and Britannia Investment Managers were among the best funds, with Eagle Star, Hambros, Foreign & Colonial and Guardian among the worst.

COMPANY: GUARDIAN; FOREIGN & COLONIAL; HAMBROS; EAGLE STAR; BRITANNIA  
INVESTMENT MANAGERS; MORGAN GRENFELL; GLASGOW **INVESTMENT** MANAGERS;  
**COMBINED** ACTUARIAL PERFORMANCE SERVICES

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Pension Funds & **Benefit Plans** (6370);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: United Kingdom (4UK);

**11/5/23 (Item 18 from file: 583)**  
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05962266  
Designer plan  
UK: L&G'S SELF INVESTED **PENSION PLAN**  
Money Management (MYM) April 1994 p.23  
Language: ENGLISH

Legal & General have created a new Self Invested **Pension Plan**. It permits the holder to make their own decisions about **investments** using the company's funds. The plan has to have at least GBP 2000 pa, or a single minimum contribution of GBP 20,000. However, you can't invest in endowment policies, residential property or foreign currency.

COMPANY: LEGAL & GENERAL

PRODUCT: Business Personnel Management (9918);  
EVENT: Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

**11/5/24 (Item 19 from file: 583)**

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05947099

Jenkkijatin kalastelun kohtena Suomessa 200 suurinta yritysta

FINLAND: LANDING OF FOREIGN INSURANCE BROKERS

Kauppalehti (XFD) 24 Feb 1994 p. 5

Language: FINNISH

Foreign insurance brokerage firms are entering the Finnish market. Rollins Hudig Hall, the most recent entry, is not the only one fishing for clients in Finland. Johnson & Higgins, one of the five major agents in the world, recently transferred its Finnish operations to Interbrokers. Trafford, in turn, is marketing **investment -tied pension policies**. **United Insurance Brokers** is the only foreign firm so far to have submitted a registration application with the Ministry of Social Affairs and Health. Sector organisation currently has 15 members and 17 aspiring ones.

COMPANY: ROLLINS HUDIG HALL; JOHNSON & HIGGINS; INTERBROKERS; TRAFFORD;  
UNITED INSURANCE BROKERS

PRODUCT: Insurance Agents & Brokers (6411);

EVENT: null (00);

COUNTRY: Finland (5FIN);

**11/5/25 (Item 20 from file: 583)**

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05916903

Irish investors miss fund boom

IRELAND: INVESTORS DID NOT SHARE FUND BONANZA

Irish Independent (II) 08 Jan 1994 p. 11

Language: ENGLISH

According to a review by Taylor **Investment Group using** data from Micropal, Irish investors failed to take advantage of booming fund markets in 1993 because they kept their money on deposit. The smaller the fund the higher the return seems to be true with the best performer being GRE Life with a return of 49% but with only IRP 5mn under management. Irish Life, Norwich Union and Canada Life had fairly poor performances although Irish Life whose Irish Equity Fund returned 59.65% performed best in the smaller Unit Trust sector. Hibernian Life was also rated highly by the review.

COMPANY: HIBERNIAN LIFE; CANADA LIFE; NORWICH UNION; IRISH LIFE; GRE LIFE;  
MICROPAL; TAYLOR INVESTMENT GROUP

PRODUCT: Pension Funds & **Benefit Plans** (6370);

EVENT: Company Reports & Accounts (83);

COUNTRY: Ireland/Eire (4IRE);

**11/5/26 (Item 21 from file: 583)**

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05862905

Maxwell pensions shortfall cut to GBP100m

UK: MAXWELL PENSION SHORTFALL CUT TO GBP 100MN

Financial Times (FT) 07 June 1993 p.1

Language: ENGLISH

Less than GBP 100mn in assets stolen from the Maxwell pension funds remains untraced or in disputed ownership as negotiations intensify for

out-of-court settlements to meet the shortfall. Investigators have now identified or secured more than three quarters of the GBP 440mn they initially believed liquidated or illegally used as collateral for loans by the late Robert Maxwell, reducing the total outstanding to far less than originally feared. Separately, the Securities & Investments Board is considering **using** its powers under Section 61 of the 1988 Financial Services Act to sue Invesco MIM, the fund manager, to seek redress for investors. This would come on top of an existing GBP 11.3mn action launched by the Mirror Group pension trustees. \*

COMPANY: INVESCO MIM

PRODUCT: Economic Programmes (9108); Financial Services (6000); Pension Funds & **Benefit Plans** (6370);

EVENT: National Government Economics (94); Law & Order (98);

COUNTRY: United Kingdom (4UK);

**11/5/27 (Item 1 from file: 475)**

DIALOG(R)File 475:Wall Street Journal Abs

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07952710 NYT Sequence Number: 000000970912

**WE'RE ALL BULLS HERE: STRONG MARKETS MAKES EVERYBODY AN EXPERT**

McGough, Robert

Wall Street Journal, Col. 4, Pg. 1, Sec. A

Friday September 12 1997

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Long-lived bull stock market, popularity of mutual funds, shift by employers to self-directed **retirement plans** and avalanche of do-it-yourself **investment** publications have **combined** to democratize Wall Street and demystify world of personal finance, creating a nation of financial know-it-alls; those who resort to brokers and financial advisers often check their advice with resident water-cooler savant; so far, risk of bad picks have been minimal, but trend could backfire in b

DESCRIPTORS: STOCKS AND BONDS; Mutual Funds; PUBLIC OPINION

PERSONAL NAMES: McGough, Robert

**11/5/28 (Item 2 from file: 475)**

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2004 The New York Times. All rts. reserv.

01134589 NYT Sequence Number: 000804800722

**Growing number of small companies are setting up self-directed pension plans , which allow each employee to have separate account and make his or her own investment decisions. Are using such plans because employees dislike conservative investments of old plans and many employers have less fiduciary responsibility when employees control investment decisions. Most workers choose stocks as their investments, but some buy gems or commodities for bigger returns (S).)**

GREENBERGER, ROBERT

Wall Street Journal, Col. 5, Pg. 1

Tuesday July 22 1980

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: PENSIONS; INVESTOR BEHAVIOR; SMALL BUSINESS; INVESTMENT STRATEGIES; STOCKS AND BONDS (GENERAL); FUTURES TRADING (GENERAL); JEWELS AND JEWELRY; LABOR

PERSONAL NAMES: GREENBERGER, ROBERT

11/5/29 (Item 1 from file: 139)  
DIALOG(R)File 139:EconLit  
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658937

**TITLE: The Future of Social Security Pensions in Europe**

AUTHOR(S): Feldstein, Martin

AUTHOR(S) AFFILIATION: NBER

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 8487 PAGES: 11

PUBLICATION DATE: 2001

AVAILABILITY: Copies available from: National Bureau of Economic Research,  
1050 Massachusetts Avenue, Cambridge, MA 02138-5398. Website:

www.nber.org

PRICE: \$10.00 per copy (plus \$10.00 per order for shipping outside the  
U.S.)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper discusses a possible solution to the double problem  
that faces European governments in dealing with the future of Social  
Security pensions. Like other governments around the world, they must  
deal with the rising cost of pensions that will result from the  
increasing life expectancy of the population. But the European  
governments have the extra problem that any solution must be compatible  
with a European Union labor market in which individuals from any member  
country are free to work anywhere within the European Union. The  
solution to this double problem that is developed in this paper  
**combines** an **investment**-based system of individual accounts with a  
"notional defined contribution" system financed by pay-as-you-go taxes.

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Press

DESCRIPTOR(S) (1991 to Present): Macroeconomics: Consumption; Saving  
(E210); Social Security and Public Pensions (H550)

KEYWORD DESCRIPTOR(S) (1991 to Present): Social Security; Europe; **Pension  
Plans**

COMPANY NAMES (DIALOG GENERATED): Social Security

11/5/30 (Item 2 from file: 139)

DIALOG(R)File 139:EconLit

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601000

**TITLE: 401(k) Investment Decisions and Social Security Reform**

AUTHOR(S): Uccello, Cori E.

AUTHOR(S) AFFILIATION: Urban Institute

JOURNAL NAME: North American Actuarial Journal,

JOURNAL VOLUME & ISSUE: 5 1,

PAGES: 70-79

PUBLICATION DATE: 2001

AVAILABILITY: <A HREF="http://www.soa.org/bookstore/naaj.html">Publisher's  
URL</A>

ISSN: 1092-0277

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper uses the 1995 Survey of Consumer Finances to show  
that 401(k) participants with an underlying defined **benefit plan**  
are more likely to invest in equities than are participants whose  
401(k) is their primary plan. This suggests that workers with a  
guaranteed source of retirement income are more likely to invest their  
other retirement assets more aggressively. Removing this guarantee  
might result in more conservative **investment**. Therefore, **using**



current 401(k) asset allocation behavior to project income under a Social Security individual account system with reduced guaranteed benefits could overstate returns to these accounts, thus overstating their attractiveness relative to the current system.  
DESCRIPTOR(S) (1991 to Present): Social Security and Public Pensions (H550); Retirement; **Retirement Policies** (J260); Consumer Economics: Empirical Analysis (D120); Portfolio Choice (G110)  
KEYWORD DESCRIPTOR(S) (1991 to Present): Consumer; Finance; Retirement; Social Security  
COMPANY NAMES (DIALOG GENERATED): Social Security

**11/5/31 (Item 3 from file: 139)**  
DIALOG(R)File 139:EconLit  
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490721

**TITLE: The History of Annuities in the United States**  
AUTHOR(S): Poterba, James M.  
AUTHOR(S) AFFILIATION: MIT and NBER  
PUBLICATION INFORMATION: National Bureau of Economic Research Working Paper: 6001 PAGES: 50  
PUBLICATION DATE: April 1997  
AVAILABILITY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, MA 02138. Website: www.nber.org  
PRICE: \$5.00  
DOCUMENT TYPE: Working Paper  
ABSTRACT INDICATOR: Abstract  
ABSTRACT: This paper summarizes the development of private annuity markets in the United States. Annuities constituted a small share of the U.S. insurance market until the 1930's, when two developments contributed to their growth. First, concerns about the stability of the financial system drove investors to products offered by insurance companies, which were perceived to be stable institutions. Flexible payment deferred annuities, which permit investors to save and accumulate assets as well as draw down principal, grew rapidly in this period. Second, the group annuity market for corporate **pension plans** began to develop in the 1930's. The group annuity market grew more rapidly than the individual annuity market for several decades after World War II. The most recent development in the annuity marketplace has been the rapid expansion of variable annuities. These annuity products **combine** the **investment** features of mutual funds with the tax deferral available for life insurance products. Variable annuity premium payments increased by a factor of five in the most recent five years for which data are available.  
COPYRIGHT: This record is part of the Abstracts of Working Papers in Economics (AWPE) Database, copyright (c) 1998 Cambridge University Press  
DESCRIPTOR(S) (1991 to Present): Intertemporal Consumer Choice; Life Cycle Models and Saving (D910); Insurance; Insurance Companies (G220)  
DESCRIPTOR(S) (Pre-1991): Business Investment (5220); Microeconomics of Intertemporal Choice (0229); Microeconomics--Theory of Production (0223); Industry Studies--Services--Insurance (6356)

**11/5/32 (Item 4 from file: 139)**  
DIALOG(R)File 139:EconLit  
(c) 2004 American Economic Association. All rts. reserv.

351013

**TITLE: Public Pension Governance and Performance**  
AUTHOR(S): Mitchell, Olivia S.; Hsin, Ping Lung  
AUTHOR(S) AFFILIATION: U PA and NBER; Cornell U  
PUBLICATION INFORMATION: National Bureau of Economic Research Working Paper: 4632 PAGES: 25

PUBLICATION DATE: January 1994

AVAILABILITY: Copies available from: National Bureau of Economic Research,  
1050 Massachusetts Avenue, Cambridge, MA 02138

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper investigates the determinants of public sector **pension plan investment** and funding behavior using a new survey of U.S. state and local public **pension plan** governance practices and performance outcomes. Its goal is to draw lessons which may be used to improve the design and governance of public pensions. The study suggests that most large public pension systems funded their plans satisfactorily in 1990, but some did not. Better public pension funding was associated with a pension system having in-house actuaries and when pension Board members were required to carry liability insurance. In contrast, public pension funding was lower when states experienced fiscal stress and when employees were represented on the pension system Board. The results also suggest that public pension Boards having more retiree-Trustees experienced lower investment returns, as did public sector **pension plans** required to devote a portion of their assets to in-state investments. No single set of **pension plan** management practices can optimize plan performance for all systems across all time periods. Nevertheless, these results suggest that care must be taken when designing the regulatory and investment environment in which these plans operate.

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DESCRIPTOR(S) (1991 to Present): Social Security and Public Pensions (H550); State and Local Government; Intergovernmental Relations: General (H700)

DESCRIPTOR(S) (Pre-1991): Social Security (9150); National Government Expenditures (3221); State and Local Government Finance--General (3240)

11/5/33 (Item 5 from file: 139)

DIALOG(R) File 139:EconLit

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315879

**TITLE: The Asset Allocation of Private Pension Plans**

AUTHOR(S): Papke, Leslie E.

AUTHOR(S) AFFILIATION: Boston U

PUBLICATION INFORMATION: National Bureau of Economic Research Working Paper: 3745 PAGES: 16

PUBLICATION DATE: June 1991

AVAILABILITY: Copies available from: National Bureau of Economic Research,  
1050 Massachusetts Avenue, Cambridge, MA 02138

PRICE: \$3.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper summarizes the Form 5500 data on private pension fund **investment**. Using Form 5500 data from 1981 to 1987, the asset allocation of single employer and multiemployer defined benefit and defined contribution plans is reported, as well as the asset mix of the following subgroups: defined **benefit plans** categorized by plan savings or thrift, money purchase, ESOP, and 401 (K) defined contribution plans. A brief survey of the literature on pension fund investment policy is also included; however, the focus of the paper is to describe the Form 5500 data and inform subsequent research on investment policies of private pension funds.

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DESCRIPTOR(S) (1991 to Present): Nonwage Labor Costs and Benefits (fringe

12/5/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01675229 ORDER NO: AADMQ-32273

**GOAL PROGRAMMING FOR PENSION FUND PORTFOLIO MODELING**

Author: VANGURI, UDAYA PRAKASH  
Degree: M.SC.  
Year: 1998  
Corporate Source/Institution: THE UNIVERSITY OF MANITOBA (CANADA) (0303)  
Adviser: JEFFERY PAI  
Source: VOLUME 37/02 of MASTERS ABSTRACTS.  
PAGE 453. 81 PAGES  
Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT ; ECONOMICS, FINANCE  
Descriptor Codes: 0454; 0508  
ISBN: 0-612-32273-4

In this thesis a goal programming approach for the University of Manitoba **Pension Plans** is presented. The thesis has two purposes: to appreciate a goal programming technique applicable to pension fund portfolio modelling, and, to develop a working model for the University of Manitoba **Pension Plans** in order to develop an in-year investment strategy.

Apart from developing a diversified investment portfolio, this thesis also deals with a demand goal, such that demand (benefits) must be met by the cash and short-term notes held by the pension fund.

The goal programming formulation was based on available data supplied by the University of Manitoba's Staff Benefits Office. The initial model was created with this data, and a forecasting model was subsequently developed. In dealing with the initial model, two different versions were developed.

While dealing with both the initial and forecasted formulations, the future **rate of returns** for various **investments** classes were obtained using the "Wilkie Model".

The goal programming models are then solved for their optimal solutions by determining the percentage of investment in each asset class. (Abstract shortened by UMI.)

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?ds

Set	Items	Description
S1	291816	(BENEFIT? OR PENSION? OR RETIREMENT) () (PLAN OR PLANS OR POLICY OR POLICIES)
S2	34842615	(COMBINE? ? OR UNITE? ? OR USING OR UTILIZ? OR UTILIS?)
S3	0	S2(5N) (VARIABLE()LIFE()INSURANCE() (CONTRACT OR CONTRACTS))
S4	156941	S2(5N) (VARIABLE() (ANNUITY OR ANNUITIES) () (CONTRACT OR CONTRACTS) OR INVESTMENT OR INVESTMENTS)
S5	682	(RATE(1W)RETURN?) (5N) (AGREEMENT? OR CONTRACT OR CONTRACTS)
S6	4	(SEPARATE?()AGREEMENT?) (3W)MODIF?
S7	5	AU=(KORESKO, J? OR KORESKO J?)
S8	0	S1(S)S3
S9	1283	S1(S)S4
S10	0	S9(S) (S5 OR S6)
S11	18	S9(S) (RATE(1W)RETURN? OR SEPARATE?()AGREEMENT?)
S12	10	S11 NOT PY>2001
S13	8	RD (unique items)
S14	28987	S1(S)S2
S15	2	S14(S) (S5 OR S6)
S16	2	S15 NOT S13
S17	2	RD (unique items)
S18	0	S7(S)S1

13/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08254047 Supplier Number: 69540495 (USE FORMAT 7 FOR FULLTEXT)

**Profiles of the top 200 pension funds.**

Pensions & Investments, v29, p36

Jan 22, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 52388

... Investment (\$ millions) Total assets 82,052 Defined benefit 80,717  
Defined contribution 1,335

DEFINED **BENEFIT PLAN** : Employer contributions n/a Benefit  
payments 2,400 Asset mix: Domestic stocks 50% Domestic fixed...

...Retirement Association (\$ millions) Total assets 8,540 Defined benefit  
8,304 Defined contribution 236 DEFINED **BENEFIT PLAN** : Employer DB  
contributions 185 Benefit payments 270 Asset mix: Domestic stocks 37%  
Domestic fixed income...

...14% during the same period; defined contribution assets increased 12%.  
Employer contributions to the defined **benefit plan** increased 9%;  
benefits paid increased 12%. During the past year, the fund named Tracy  
Hughes...New York City Retirement Systems (\$ millions) Total assets 68,701  
Defined benefit 68,701 DEFINED **BENEFIT PLAN** : Employer contributions  
1,019 Benefit payments 3,524 Asset mix: Domestic stocks 53.9% Domestic...

...47,878 Defined benefit 37,015 Defined contribution 10,863 \*as of June 30  
DEFINED **BENEFIT PLAN** : Employer contributions 453 Benefit payments 1,798  
Asset mix: Domestic stocks 62% Domestic fixed income...

...7% during the same period; defined contribution assets increased 11%.  
Employer contributions to the defined **benefit plan** increased 3%;  
benefits paid increased 9%. During the past year, the fund hired Lincoln  
and...York State Common Retirement Fund (\$ millions) Total assets 124,973  
Defined benefit 124,973 DEFINED **BENEFIT PLAN** : Employer contributions  
165 Benefit payments 3,720 Asset mix: Domestic stocks 48.7% Domestic fixed  
...

...8% for the fiscal year ended March 31. The fund had an annualized  
three-year **rate of return** of 18.7% and a five-year return of 17.7%. Mr.  
McCall proposed a...

...York State Teachers' Retirement System (\$ millions) Total assets  
90,093 Defined benefit 90,093 DEFINED **BENEFIT PLAN** : Employer  
contributions 211 Benefit payments 2,520 Asset mix: Domestic stocks 61. ...  
actuary. North Carolina Retirement System (\$ millions) Total assets 59,328  
Defined benefit 59,328 DEFINED **BENEFIT PLAN** : Employer DB contributions  
857 Benefit payments 1,789 Asset mix: Domestic stocks 51.7% Domestic...

...13,599 Defined contribution 5,875 \*As of May 31/From Money Market  
Directory DEFINED **BENEFIT PLAN** : Employer DB contributions n/a Benefit  
payments n/a Asset mix: Domestic stocks 52.1...

...the year ended June 30. During the past year, the fund merged its three  
defined **benefit plans** in an attempt to improve after-tax cash flow. In  
January 2000, the company set...

...5,234 Defined contribution 3,268 \*as of June 30/From Money Market  
Directory DEFINED **BENEFIT PLAN** : Employer DB contributions n/a Benefit  
payments n/a Asset mix: Domestic stocks 57% Domestic...

...period; defined contribution assets increased 8%. Key personnel

overseeing the investment management of the defined **benefit plan** are Calvin Hilton, managing director-benefits; Terri Keimig, director-retirement savings plans; and Gary D 2,554 DEFINED **BENEFIT PLAN** : Assets in all hybrid plans 1,568 Employer DB contributions 0 Benefit payments 150 Asset...

...during the same period; defined contribution assets also increased 14%. Employer contributions to the defined **benefit plan** dropped to zero from \$2 million; benefits paid increased 25%. During the past year, Ken...

...assets, all defined benefit, increased 11% from a year earlier. Employer contributions to the defined **benefit plan** increased 1.4%; benefits paid increased 16%. During the past year, a law requiring the...

...Employees Retirement System of Ohio (\$ millions) Total assets 8,894 Defined benefit 8,894 DEFINED **BENEFIT PLAN** : Employer DB contributions 303 Benefit payments 528 Asset mix: Domestic stocks 51.5% Domestic fixed...

...assets - all defined benefit - increased 14% from a year earlier. Employer contributions to the defined **benefit plan** increased 7%; benefits paid increased 4%. During the past year, the fund hired three private...assets - all defined benefit - increased 10% from a year earlier. Employer contributions to the defined **benefit plan** increased 5%; benefits paid increased 14%. During the past year, the fund added external international...

...Retirement System (\$ millions) Total assets 5,559 Defined benefit 5,185 Defined contribution 374 DEFINED **BENEFIT PLAN** : Employer DB contributions 126 Benefit payments 223 Asset mix: Domestic stocks 50% Domestic fixed income...

...s defined benefit assets increased 11% during the same period. Employer contributions to the defined **benefit plan** decreased 15%; benefits paid increased 5%. During the past year, the Oklahoma Public Employees Retirement...

...of Oklahoma (\$ millions) Total assets 6,247 Defined benefit 5,882 Defined contribution 365 DEFINED **BENEFIT PLAN** : Employer DB contributions 30 Benefit payments 43 Asset mix: Domestic stocks 52% Domestic fixed income...

...assets - all defined benefit - increased 11% from a year earlier. Employer contributions to the defined **benefit plan** increased 8%; benefits paid increased 16%. Defined benefit managers: Domestic equities: J.P. Morgan, Strong...

...assets, all defined benefit, increased 11% from a year earlier. Employer contributions to the defined **benefit plan** remained the same; benefits paid decreased 1%. During the past year, the fund increased American...Retirement Fund (\$ millions) Total assets 42,010 Defined benefit 41,370 Defined contribution 640 DEFINED **BENEFIT PLAN** : Employer DB contributions 473 Benefit payments 1,332 Asset mix: Domestic stocks 41% Domestic fixed...

...6% during the same period; defined contribution assets increased 20%. Employer contributions to the defined **benefit plan** increased 3.7%; benefits paid decreased 18.2%. During the past year, the fund overhauled...

...Inc. (\$ millions) Total assets 6,723 Defined benefit 3,710 Defined contribution 3,013 DEFINED **BENEFIT PLAN** : Employer DB contributions 0 Benefit payments 185 Asset mix: Domestic stocks 52% Domestic fixed income ...

...11% during the same period; defined contribution assets decreased 16%. Employer contributions to the defined **benefit plan** remained at zero; benefits paid increased 14%. Defined benefit managers: Domestic equities:

...Inc. (\$ millions) Total assets 6,058 Defined benefit 3,350 Defined contribution 2,708 **DEFINED BENEFIT PLAN** : Employer DB contributions 6 Benefit payments 286 Asset mix: Domestic stocks 42.0% Domestic fixed...  
...the same period; defined contribution assets stayed roughly the same. Employer contributions to the defined **benefit plan** decreased 70%; benefits paid increased 25%. Defined benefit managers: Domestic equities: Sanford C. Bernstein, Putnam...

...Corp. (\$ millions) Total assets 14,635 Defined benefit 8,837 Defined contribution 5,798 **DEFINED BENEFIT PLAN** : Employer DB contributions 200 Benefit payments 420 Asset mix: Domestic stocks 50% Domestic fixed income ...7% during the same period; defined contribution assets increased 2%. Benefits paid from the defined **benefit plan** increased 5%. During the past year, UAL Corp. offered to buy US Airways Group Inc...

...overseeing the investment management of the funds is David J. Dykstra, chief investment officer-UAL **Benefit Plans** . Union Carbide Corp. (\$ millions) Total plan assets 6,545 Defined benefit 4,425 Defined contribution 2,120 **DEFINED BENEFIT PLAN** : Employer DB contributions 0 Benefit payments 260 Asset mix: Domestic stocks 47.8% Domestic fixed...

...6% during the same period; defined contribution assets increased 9%. Employer contributions to the defined **benefit plan** remained at zero; benefits paid increased 47.7%. Defined contribution managers: Domestic equities: Fidelity. Domestic...

...Jennison, PIMCO, NISA, Trust Advisors. The key person overseeing the investment management of the defined **benefit plan** is Michael Hoben, president, Benefit Capital Management, a wholly owned subsidiary of Union Carbide. Overseeing...

...Corp. (\$ millions) Total assets 7,991 Defined benefit 5,174 Defined contribution 2,817 **DEFINED BENEFIT PLAN** : Employer DB contributions 0 Benefit payments 245 Asset mix: Domestic stocks 39.3% Domestic fixed...

...15% during the same period; defined contribution assets decreased 3%. Benefits paid from the defined **benefit plan** increased 2%. In November, a U.S. District Court in New York awarded an estimated...

...substantial violations'' of its fiduciary responsibilities under ERISA by using non-guaranteed assets in the **pension plan** for its own benefit without regard to the plan's rights. The case involved a group annuity contract purchased in 1941 for the Sperry Corp. **pension plan** , and stemmed from a 1983 suit by Harris Trust & Savings Bank, then the trustee of Sperry Corp.'s **pension plan** . Sperry Corp. became Unisys Corp. in 1986. Hancock officials said they would appeal. Defined benefit...

...Boigegrain, general secretary; Gale Whitson-Schmidt, treasurer and chief financial officer; and Dave Zellner, director- **investments** . **United Mine Workers of America Health & Retirement Funds** (\$ millions) Total assets 8,179 Defined benefit 7...

13/3,K/2 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01361821

3 adopt dynamic hedging.

PENSIONS & INVESTMENT AGE May 26, 1986 p. 2,42

... Rubinstein Assoc, for use by its in-house pension staff. The \$700 million Texas Instruments **pension plan** and \$11 million Dallas Symphony Foundation will apply dynamic hedging to their equity exposure, which is 75% for each. DallasBank is **using** technology supplied by Skye **Investment**

Advisors (Cupertino, California) for its dynamic hedging programs. The strategy involves selling stock-index or...

...declines in the value of the portfolio. The goal is to lock in a minimum **rate of return** in down periods while allowing the capture of upside gains. ...

**13/3,K/3 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01521644 SUPPLIER NUMBER: 12341501 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial planning toolkit: 6 ways to save. (Tutorial)**  
Nelson, Stephen L.  
PC-Computing, v5, n7, p236(5)  
July, 1992  
DOCUMENT TYPE: Tutorial ISSN: 0899-1847 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2022 LINE COUNT: 00159

... worrying quite yet. The power of compound interest makes it possible to accumulate tidy sums **using investment** vehicles like individual retirement accounts, employer-sponsored 401(k) plans, and, for the self-employed, Keoghs and SEP (Simplified Employee **Pension**) **plans**. You can calculate how much you'll ultimately accumulate in such a vehicle with just...

...current savings balance, the amount you expect to add to your savings monthly, the annual **rate of return** you'll earn on the savings, and the number of months you'll continue both...

**13/3,K/4 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00420787 88-37620  
**Wrigley Keeping Conservative Line**  
Burr, Barry B.  
Pensions & Investment Age v16n19 PP: 62 Sep 5, 1988  
ISSN: 0273-5466 JRNL CODE: PNI

ABSTRACT: Wm. Wrigley Jr. Co.'s defined benefit **pension plan** is nearly 30% overfunded and has \$143 million in assets. Since the plan was started in 1936, the company has kept the pension fund completely in guaranteed **investments** with Aetna Life & Casualty Co. **Using** a single manager in a conservative investment approach is rare for funds of Wrigley's...

... 1988, the allocation was \$99 million in immediate participation guarantee accounts, which provide a fluctuating **rate of return**; \$13 million in a guaranteed investment contract; and \$31 million in a principal-guaranteed equity...

**13/3,K/5 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00327541 86-27955  
**What to Do with the Excess Assets of an Overfunded Plan**  
Rom, Brian  
Journal of Compensation & Benefits v2n1 PP: 32-36 Jul/Aug 1986  
JRNL CODE: JCF



ABSTRACT: Pension and financial executives have difficulty dealing with a substantially overfunded **pension plan** resulting from recent investment experience that has greatly exceeded assumed rates of return. These 'unnecessary...

... the CBP, while the share-of-excess investment earnings feature offers a no-risk 'kicker.' **Investment** strategies for CBPs **combine** pure **rate of return** optimization and benefit insurance. ...

13/3,K/6 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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19462080 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Ways of taking care of tax**  
Terry Shevlin  
BUSINESS DAY (SOUTH AFRICA), p006  
October 23, 2001  
JOURNAL CODE: FBUD LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2389

... of returns, to allow comparisons across different investments and their returns as we lengthen the **investment** horizon. This is done **using** : (After-tax accumulation/After-tax **investment** amount)1/n - 1 Table 1 on page 7 shows accumulations for the four investments...

... period increases. With annual taxation (and constant tax rates across time), the annualised after-tax **rate of return** does not increase with the length of the holding period but remains constant.  
With deferral...

13/3,K/7 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04568362  
**Conference: Is Socially Responsive Investing Worth It?**  
Danielle Randall  
Investment Management Weekly  
July 3,2000 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 656 RECORD TYPE: FULLTEXT

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TEXT:

...Targeted Investing Does Not Make Sense, by professor John Nofsinger. In it, he found that **pension plans** that use economically targeted investments received lower returns compared to other investment vehicles.  
"Socially responsible...

...Zink, the director of structured indexing at PanAgora Asset Management, Boston.

David Zellner, director of **investments** at the roughly \$13 billion **United** Methodist Church of General Pension, Evanston, Ill., said that 10% or \$380 million of the...

...primary purpose of any of our investment is to provide our participants with a competitive **rate of return**, we feel that that if we look hard enough and work hard enough we can...active portfolio manager of Meyers Capital Management, Beverly Hills, Calif., said that money managers and **pension plans** share fiduciary responsibilities and that socially responsible investments giving up principle for performance is a...

...herring. The firm's \$16 million in separately managed accounts, which include small foundations and **pension plans**, over a three-year period had returns of 30.66% compared to the S&P...

13/3,K/8 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04542906

**Second Opinions: Confirmation Or Confrontation?**

Tracey Longo

Financial Planning

December 1,1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 2793

RECORD TYPE: FULLTEXT

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TEXT:

...the story) "might well be someone worth working with," but not before faulting him for **using** pretax **investment** returns of 15% and an overly aggressive investment strategy that put 89% of the couple...

...as well as the couple's need for life and disability insurance and a solid **retirement plan**. He was also the only planner of the five who actually read the insurance policies...a lot of time with them face to face, explaining why I chose a particular **rate** of **return** or inflation assumption," says Linda Lubitz, a principal with the planning firm of Woolf, Lubitz...

17/3,K/1 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06302728 SUPPLIER NUMBER: 13681362  
**Concern lies in safety of investment rather than rate of return. (Pension Investments)**  
Employee Benefit Plan Review, n7, p22(1)  
Jan, 1993  
ISSN: 0013-6808 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: **Retirement plan** investment advisers are aware of the necessity for fixed income alternatives to guaranteed investment **contracts** (GICs) to secure a higher **rate of return** . Plan sponsors still invest in GICs despite the spectre of insolvency of the issuing insurer...

...ERISA Sec. 404(c) requirements, however, make it necessary to diversify the assests instead of **using** a single insurance firm

17/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00375996 87-34830  
**Stress Flexibility when Marketing UL**  
Mika, Peggy  
National Underwriter (Property/Casualty/Employee Benefits) v91n40 PP:  
90-91 Oct 5, 1987  
ISSN: 0163-8912 JRNL CODE: NUN

...ABSTRACT: marketed when interest rates are low by emphasizing the flexibility of the universal life (UL) **contract** and downplaying the **rate of return** . These products are flexible because policyholders can stop paying premiums for a period of time...

... on the product can be a selling point. Illustrations of UL products should be made **using** an interest rate 1 1/2-3 points lower than the current rate of return...

...want an insurance product with an excellent rate of return, and 2. those pursuing a **retirement plan** .

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(c) format only 2004 The Dialog Corporation

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(c) 2004 Inst for Sci Info

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(c) 2004 Elsevier Eng. Info. Inc.

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(c) 2004 Resp. DB Svcs.

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(c) 2004 The Gale Group

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(c) 2004 Amer.Chem.Soc.

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(c) 2004 The Dialog Corp.

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(c) 2004 Inst for Sci Info

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(c) 2004 ProQuest Info&Learning

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(c) 2003 ABC CLIO Inc.

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(c) 2003 ABC-CLIO

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(c)2004 ProQuest Info&Learning

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(c) 2004 The Gale group

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(c) 2004 Sport Information Resource Centre

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(c) 2004 Public Affairs Information Service

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(c) 2004 CAB International

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(c) 2004 FSTA IFIS Publishing

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(c) 2004 LFRA

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(c) 2004 American Institute of Physics

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(c) fmt only 2004 Dialog Corp.

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(c) 2004 Elsevier Science B.V.  
File 74:Int.Pharm.Abs 1970-2004/Jan B2  
(c) 2004 Amer.Soc.of Health-Sys.Pharm.  
File 75:TGG Management Contents(R) 86-2004/Feb W1  
(c) 2004 The Gale Group  
File 79:Foods Adlibra(TM) 1974-2002/Apr  
(c) 2002 General Mills  
File 80:TGG Aerospace/Def.Mkts(R) 1986-2004/Feb 10  
(c) 2004 The Gale Group  
File 81:MIRA - Motor Industry Research 2001-2004/Dec  
(c) 2004 MIRA Ltd.  
File 85:Grants 2004/Jan  
(c) 2004 ORYX Press  
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(c) 2000 IFI/CLAIMS(r)  
File 87:TULSA (Petroleum Abs) 1965-2004/Feb W2  
(c)2004 The University of Tulsa  
File 88:Gale Group Business A.R.T.S. 1976-2004/Feb 10  
(c) 2004 The Gale Group  
File 89:GeoRef 1785-2004/Feb B1  
(c) 2004 American Geological Institute  
File 91:MANTIS(TM) 1880-2003/Feb  
2001 (c) Action Potential  
File 92:IHS Intl.Stds.& Specs. 1999/Nov  
(c) 1999 Information Handling Services  
File 93:TableBase(R) Sep 1997-2004/Feb W1  
(c) 2004 Resp. DB Svcs.  
File 94:JICST-EPlus 1985-2004/Feb W1  
(c)2004 Japan Science and Tech Corp(JST)  
File 95:TEME-Technology & Management 1989-2004/Jan W4  
(c) 2004 FIZ TECHNIK  
File 98:General Sci Abs/Full-Text 1984-2004/Jan  
(c) 2004 The HW Wilson Co.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jan  
(c) 2004 The HW Wilson Co.  
File 100:Market Guide Company Financials 2004/Feb 02  
(c) 2004 Market Guide  
File 101:Disclosure Database(R) 2004/Feb W1  
(c) 2004 Thomson Financial  
File 103:Energy SciTec 1974-2004/Jan B2  
(c) 2004 Contains copyrighted material  
File 109:Nuclear Sci. Abs. 1948-1976  
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File 110:WasteInfo 1974-2002/Jul  
(c) 2002 AEA Techn Env.  
File 111:TGG Natl.Newspaper Index(SM) 1979-2004/Feb 06  
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?ds

Set	Items	Description
S1	234555	(BENEFIT? OR PENSION? OR RETIREMENT) () (PLAN OR PLANS OR POLICY OR POLICIES)
S2	3602	S1(5N) (COMBINE? ? OR MERG? OR USING)
S3	0	S2(8N) (VARIABLE() LIFE() INSURANCE() (CONTRACT OR CONTRACTS))
S4	161	S2(5N) (VARIABLE() (ANNUITY OR ANNUITIES) () (CONTRACT OR CONTRACTS) OR INVESTMENT OR INVESTMENTS)
S5	0	S4(8N) (RATE(1W) RETURN?) (5N) (AGREEMENT? OR CONTRACT OR CONTRACTS)

S6	0	S4(8N)(RATE(1W)RETURN?)
S7	2	S4(8N)(VARIABLE() (ANNUITY OR ANNUITIES))
S8	1	RD (unique items)
S9	36	S2(5N)(AGREEMENT? OR CONTRACT OR CONTRACTS)
S10	36	S9 NOT S8
S11	30	S10 NOT PY>2001
S12	27	RD (unique items)

'8/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

07790416 Supplier Number: 65127353 (USE FORMAT 7 FOR FULLTEXT)  
**Progress Software and McCamish Systems Extend Financial and Insurance  
Applications to Equitable Life Insurance.**  
Business Wire, p2762  
Sept 11, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 899

... for its customers. The VPAS software is designed specifically to  
accommodate the unique requirements of **variable annuities**, life  
insurance products and non-qualified employee **benefit plans**. The  
Equitable is currently **using** the VPAS **Benefit Plan** Administrator  
product to track **investment** transactions and provide electronic  
confirmations.

"Our customers are demonstrating that they are willing to use...

12/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1539049 Supplier Number: 01539049 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Keystone-DeSoto tie moves ahead**  
(Keystone Consolidated Industries and DeSoto Inc will merge, making DeSoto  
a wholly owned subsidiary of Keystone)  
American Metal Market, v 104, n 127, p 2  
July 01, 1996  
DOCUMENT TYPE: Journal ISSN: 0002-9998 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 353

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...0.7465 of a share of Keystone stock for each share of DeSoto stock.

The **agreement** will include a **merger** of the two companies' **pension plans**, which Keystone has discussed with the Pension Benefit Guaranty Corp., Washington.

The federal agency included...

12/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02249504 88208851  
**Current developments (part I)**  
Elinsky, Peter I; Richardson, Terrance F; Rogers, Betsy K  
Tax Adviser v32n11 PP: 762-773 Nov 2001  
ISSN: 0039-9957 JRNL CODE: TAD  
WORD COUNT: 7556

...TEXT: kind payment, including employer securities purchased as a directed investment under the plan or annuity **contracts** in a defined--**benefit plan**.

As part of a **merger**, acquisition or other such transaction, a defined-contribution plan can transfer assets to another such...

12/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02248465 88264327  
**Around the industry**  
Legge, Tom  
Employee Benefit Plan Review v56n4 PP: 56-57 Oct 2001  
ISSN: 0013-6808 JRNL CODE: EBP  
WORD COUNT: 818

...TEXT: have formed a strategic alliance to bolster efforts of brokers and financial advisers in securing **retirement plan** service delivery. The **agreement combines** the online expertise of GoldK with the professional services expertise of 401Kconnect in an effort...

12/3,K/4 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.



01197179 98-46574

**Protecting key staff in mergers**

Chinn, Adam

International Tax Review v6n10 PP: 33-36 Nov 1995

ISSN: 0958-7594 JRNL CODE: ITR

WORD COUNT: 2889

...TEXT: and aggregate exercise price.

There is a standard method of dealing with stock options in **merger agreements**. However, the treatment of **pension plans**, welfare plans and other employee benefits in merger agreements has varied greatly.

Some acquirors favour...

**12/3,K/5 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00956595 96-05988

**Pensions M&A**

Galant, Debbie

Institutional Investor v28n12 PP: 71-76 Dec 1994

ISSN: 0020-3580 JRNL CODE: IL

WORD COUNT: 3075

...TEXT: a pro rata requirement] if one is careful," says Coleman, who argues that prudently worded **pension plan** documents and **merger agreements** can absolve corporations of liability in similar cases. But as Buck's Lapin warns, the...

**12/3,K/6 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00734003 93-83224

**The attainable dream: Saving for college & retirement**

Knowles, Randall G

Life Association News v88n6 PP: 108-110 Jun 1993

ISSN: 0024-3078 JRNL CODE: LAN

WORD COUNT: 1009

...TEXT: insurance and premium refund disability contracts are second choice, while nonqualified annuities and modified endowment **contracts** would be our last choice. **Using** a qualified **pension plan**, parents are paying educational costs while their retirement nest egg is compounding. These vehicles also...

**12/3,K/7 (Item 6 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00645969 92-60909

**Wage-Pension Trade-Offs in Collective Agreements**

Gunderson, Morley; Hyatt, Douglas; Pesando, James E.

Industrial & Labor Relations Review v46n1 PP: 146-160 Oct 1992

ISSN: 0019-7939 JRNL CODE: ILR

WORD COUNT: 8513

...TEXT: matched, and these 98 observations constitute the sample for our statistical analysis.(15) As indicated, **merging of pension plan** data

with collective **agreement** data is desirable because the collective

**12/3,K/8 (Item 7 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00208862 83-20423  
**Income Tax Consequences of Service Partnership Mergers**  
Cleveland, Grover A.; Berryman, R. Glen  
Tax Adviser v14n6 PP: 340-350 Jun 1983  
ISSN: 0039-9957 JRNL CODE: TAD

...ABSTRACT: considered. This includes the tax implications based on broader policy issues such as the post- **merger retirement plans** of the partners, noncompetition **agreements** , and financial arrangements with partners not wishing to merge. The partners of each of the...

**12/3,K/9 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

07402127 Supplier Number: 62201807 (USE FORMAT 7 FOR FULLTEXT)  
**Shifting balance sheet liabilities;Loss portfolio transfers provide companies with added flexibility.(Brief Article)**  
ZOLKOS, RODD  
Business Insurance, v34, p36  
May 15, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 882

... a life product," Mr. Cunningham said, that "allows you to terminate your defined benefit or **pension plan** liabilities."

By **using** the group fixed annuity **contracts** to terminate defined benefit pension plans, companies can retire long-term pension liabilities from their...

**12/3,K/10 (Item 1 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

07307627 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**US West Retirees Fear Merger with Qwest Imperils Pension Fund**  
Max Jarman  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ARIZONA REPUBLIC - PHOENIX, ARIZONA)  
September 18, 1999  
JOURNAL CODE: KAZR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 985

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... under Qwest, which offers its employees a 401(k) program, but not a traditional specific **pension plan** .

"The **merger agreement** contemplates the adoption of the benefits plans US West has in place," said Toni Ozeroff...

**12/3,K/11 (Item 2 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

06878888 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Raleigh, N.C.-Based Power Company Restructures Florida Workers' Pensions**

Helen Huntley

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. PETERSBURG TIMES - FLORIDA)

August 24, 1999

JOURNAL CODE: KSPT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 671

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... was announced, he had been expecting Florida Progress to propose a cash balance plan at **contract** negotiations this fall.

When companies **merge**, the resulting **pension plan** often is an amalgamation of the two previous plans, said Dallas Salisbury, president of the...

**12/3,K/12 (Item 1 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00128274

**The Million Dollar Sure Thing: Funding Defined Benefit Plans Under Code Section 412(i) Using Guaranteed Insurance Contracts .**

Higgins, Thomas B.

Journal of Pension Benefits, v7 no1 pp 17-21 Autumn 1999

ISSN/ISBN: 1069-4064

**The Million Dollar Sure Thing: Funding Defined Benefit Plans Under Code Section 412(i) Using Guaranteed Insurance Contracts .**

**12/3,K/13 (Item 2 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00127898

**M&A Due Diligence Can Stop Pensions From Blowing the Deal.**

Duff, Susanna

Employee Benefit News, v13 no11 pp 59-60 Oct 1, 1999

ISSN/ISBN: 1044-6265

DESCRIPTORS: **Pension plans ; Mergers ; Acquisitions; Guidelines; Negotiations; Collective bargaining agreements ; 401(k) plans; Defined contribution pension plans; Plan documents**

**12/3,K/14 (Item 3 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00127195

**Flying the Golden Parachutes in the Face of Mergers and Acquisitions.**

Longnecker, Brent; Jiacomini, Danielle

Benefits & Compensation Solutions, v22 no6 pp 42-44 Jun 1999

ISSN/ISBN: 0194-6196

DESCRIPTORS: **Mergers ; Acquisitions; Golden parachutes; Executive benefit plans ; Guidelines; Employment contracts ; Bonuses**

**12/3,K/15 (Item 4 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00126931

**Employee Benefits and Acquisitions.**

Pellinen, Herbert W.

Journal of Pension Planning & Compliance, v25 no2 pp 41-69 Summer 1999

ISSN/ISBN: 0148-2181

DESCRIPTORS: Employee benefits; Employee **benefit plans** ; Acquisitions; **Mergers** ; Small **benefit plans** ; Mid sized **benefit plans** ; Strategic planning; Guidelines; **Contracts** ; Costs; Health care benefits; Group health insurance; COBRA; Loans; Nondiscrimination rules; 401(k) plans; Distributions

**12/3,K/16 (Item 5 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00120918

**Look Before You Leap -- Deciding to Merge Multiemployer Plans.**

Wotring, Thomas K.; Needles, Gregory L.

Employee Benefits Digest, v35 nol pp 1, 6-9 Jan 1998

ISSN/ISBN: 0146-1141

DESCRIPTORS: Multiemployer **benefit plans** ; **Mergers** ; Welfare plans; Pros & cons; Trust **agreements** ; Plan documents; Trustee responsibilities; Pension plans; Regulations

**12/3,K/17 (Item 6 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00119150

**Collective Bargaining: International Union Not Bound to Indemnify Under Collective Bargaining Agreement.**

BNA's Pension & Benefits Reporter, v24 no26 pp 1,541-1,542 Jun 30, 1997

ISSN/ISBN: 1069-5117

DESCRIPTORS: Legal cases; Unions; **Mergers** ; Bankruptcy; **Pension plans** ; Multiemployer **benefit plans** ; Collective bargaining **agreements** ; **Contracts** ; Withdrawal liability; Transportation equipment industry; Liabilities

**12/3,K/18 (Item 7 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00118419

**Mergers and Consolidations of Multiemployer Pension Plans.**

Fuller, Jeffrey R.

Employee Benefit Issues - The Multiemployer Perspective - 1996, pp 373-388 1997

International Foundation of Employee Benefit Plans; Brookfield, WI

ISSN/ISBN: 0-89154-504-2

DESCRIPTORS: Multiemployer **benefit plans** ; **Pension plans** ; **Mergers** ; Conversions; ERISA; Regulations; Collective bargaining **agreements** ; Unions; Legal cases; Fiduciary responsibility; Prohibited transactions

**12/3,K/19 (Item 8 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00090286

**Plan Mergers.**

Korbee, Harold G.

Employee Benefit Issues - The Multiemployer Perspective - 1991, pp 312-316  
1992

International Foundation of Employee Benefit Plans; Brookfield, WI

ISSN/ISBN: 0-89154-434-8

DESCRIPTORS: Multiemployer **benefit plans** ; **Mergers** ; Unions; Guidelines  
; Plan documents ; **Contracts** ; Trustees; IRS; DOL; Reporting & disclosure;  
Notification requirements; PBGC; Pension plans; Welfare plans; Trustee  
responsibilities; Fiduciary...

**12/3,K/20 (Item 9 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00084850

**Winding Up Occupational Schemes.**

Occupational Pensions, no50 p 16 Jul 1991

ISSN/ISBN: 0952-231X

DESCRIPTORS: United Kingdom; International; **Pension plans** ; Terminations  
; **Mergers** ; Bankruptcy; Benefits accrual; Trust **agreements** ; Employer  
contributions; Employee contributions; Trustee responsibilities

**12/3,K/21 (Item 10 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00083287

**Using Tri-Party Agreements; Perspective on Investments.**

Souder, Frank

Pension World, v27 no5 pp 38-39 May 1991

ISSN/ISBN: 0098-1753

...ABSTRACT: Repurchase agreement provide one of the safest and most  
convenient short term investment vehicles. If **pension plan** sponsors  
**using** repurchase **agreements** avail themselves of tri party arrangements,  
they could save significantly in transaction costs.

**12/3,K/22 (Item 11 from file: 22)**

DIALOG(R)File 22:Employee Benefits

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00071789

**ERISA Covers Golden Parachute Agreement.**

Legal-Legislative Reporter, v23 no3 p 3 Mar 1989

ISSN/ISBN: 0458-9599

DESCRIPTORS: Golden parachutes; Legal cases; ERISA; Severance pay; Welfare  
plans; Employee **benefit plans** ; Dismissals; **Mergers** ; **Contracts** ;  
Pennsylvania; Executive **benefit plans** ; Reporting & disclosure

**12/3,K/23 (Item 12 from file: 22)**

DIALOG(R)File 22:Employee Benefits

(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00070877

**County To Issue Debt in Japan.**

Fiordalisi, Georgina  
City and State, v5 no24 p 3 Nov 21, 1988

...ABSTRACT: will be denominated in yen. Although the Tax Reform Act of 1986 prohibits governments from **using** tax exempt debt to finance **pension plan** liabilities, the **agreement** with Japan circumvents the restrictions.

**12/3,K/24 (Item 13 from file: 22)**  
DIALOG(R)File 22:Employee Benefits  
(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00070864  
**Lost Clause Sparks Dispute.**  
Vosti, Curtis  
Pensions & Investment Age, v16 no23 p 10 Nov 14, 1988  
ISSN/ISBN: 0273-5466

DESCRIPTORS: Dallas; Texas; Printing & publishing industry; **Pension plans** ; Defined benefit **pension plans** ; **Mergers** ; **Contracts** ; Excess **pension plan** assets; Terminations; Liabilities; Benefits accrual; PBGC

**12/3,K/25 (Item 14 from file: 22)**  
DIALOG(R)File 22:Employee Benefits  
(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00070579  
**Welfare Plans: Under the Microscope during Mergers and Acquisitions.**  
Newman, Jeffrey D.  
CFO, v4 no12 pp 52-53, 56 Dec 1988

DESCRIPTORS: COBRA; Employee **benefit plans** ; Welfare plans; **Mergers** ; Acquisitions; Guidelines; Liabilities; **Contracts**

**12/3,K/26 (Item 15 from file: 22)**  
DIALOG(R)File 22:Employee Benefits  
(c) 2004 Int.Fdn.of Empl.Ben.Plans. All rts. reserv.

00064763  
**Collectively Bargained Benefits.**  
Walter, Robert E., Jr.  
Personnel Administrator, v32 no9 pp 44-48 Sep 1987  
ISSN/ISBN: 0031-5729

DESCRIPTORS: **Mergers** ; Acquisitions; Employee **benefit plans** ; Unions; Collective bargaining **agreements** ; Professional services; Terminations; Pension plans; Guidelines; Negotiations

**12/3,K/27 (Item 1 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2004 The Gale group. All rts. reserv.

05272471 SUPPLIER NUMBER: 21253831 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FAIR unit wrestles with issues of taxation, Social Security, Y2K. (National League of Cities' Finance, Administration and Intergovernmental Relations Steering Committee meeting)**  
Peterson, Doug  
Nation's Cities Weekly, v21, n39, p5(1)  
Sept 28, 1998  
ISSN: 0164-5935 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 985 LINE COUNT: 00086

... mandatory after so many years would create insoluble problems involving conflict between state constitutions, labor **agreements** and **pension plan** provisions.

**Combined** with existing NLC policies advocating restraint in indexing of benefits, taxation of benefits and a...